

Leticia Camacho

From: William Kiendl <wkiendl@gordonrees.com>
Sent: Tuesday, November 01, 2016 10:27 AM
To: Allyson O'Malley-Jones; Jeffrey Bilanko; Leticia Camacho
Cc: Stephanie Hosey; Norma Butler
Subject: RE: Thompson v. On-Site Manager, Inc.

Allyson,

Thank you for your voice message.

Short answers:

1. On-Site requests that the document you sent me yesterday be filed under seal.
2. On-Site does not agree to the filing of the First Amended Complaint.

Please advise as to the hearing date you will be setting on the motion for leave to amend. Thank you.

William R. Kiendl
Associate

Gordon & Rees
Scully Mansukhani

701 Fifth Avenue, Suite 2100
Seattle, WA 98104

Main Phone: 206-695-5100
Fax: 206-689-2822
email: wkiendl@gordonrees.com

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<http://www.gordonrees.com>

-----Original Message-----

From: Allyson O'Malley-Jones [<mailto:Allysono@nwjustice.org>]
Sent: Tuesday, November 01, 2016 9:18 AM
To: Jeffrey Bilanko; William Kiendl; Leticia Camacho
Cc: Stephanie Hosey; Norma Butler
Subject: RE: Thompson v. On-Site Manager, Inc.

Dear Mr. Kiendl,

I just left you a voice mail message but am following up with this email.

1. As to the document On-Site provided to Plaintiffs on September 29, 2016, we need to know whether On-Site will allow us to file the document unsealed (if On-Site agrees we can redact the document if there is a way to do so that would be acceptable to On-Site). If we do not hear from you by noon today we will assume that you will require us to file the document under seal.
2. As to Plaintiffs proposed First Amended Complaint, the primary changes to the complaint relate to a claim that On-Site failed to consider the Thompsons' Section 8 voucher when making their recommendation as to whether to accept the Thompsons' applications for tenancy and On-Site's failure to properly consider the Thompsons' income to rent ratio. Additionally we address On-Site's failure to exclude Mr. Thompson Jr.'s medical debt pursuant to the admission criteria. As with above, unless you inform us otherwise, we will assume that On-Site does not agree to allow us to file the proposed First Amended Complaint on behalf of the Thompsons. Please inform us by noon today if you agree to allow us to file the proposed First Amended Complaint.

Thank you,

Allyson O'Malley-Jones
Staff Attorney
Northwest Justice Project
401 Second Ave. S., Ste. #407
Seattle, WA 98104
(206) 464-1519 (tel) (206) 624-7501 (fax)

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GORDON & REES LLP
<http://www.gordonrees.com>

Leticia Camacho

From: Leticia Camacho
Sent: Thursday, October 27, 2016 12:43 PM
To: 'Jeffrey Bilanko'; William Kiendl
Cc: Allyson O'Malley-Jones; Norma Butler; Stephanie Hosey
Subject: RE: Thompson v. On-Site

Good afternoon, Mr. Bilanko:

If you are available right now, it will only take a couple of minutes. There are two issues: First, I need to know your client's position regarding our First Amended Complaint. Secondly, assuming that On-Site opposes the Amended Complaint, pursuant to LCR 5(g), we would like to discuss the issue of filing documents designated by On-Site as confidential.

If we could have a couple of minutes of your time today, we would appreciate it. I will be out of town tomorrow and am not available for a call tomorrow for that reason.

Thank you,

Leticia Camacho
Staff Attorney
Northwest Justice Project
401 Second Ave S, Suite 407
Seattle, WA 98104
(206) 464-1519/(206) 624-7501 (Fax)
leticiac@nwjustice.org

From: Jeffrey Bilanko [<mailto:JBilanko@gordonrees.com>]
Sent: Thursday, October 27, 2016 12:32 PM
To: Leticia Camacho; William Kiendl
Cc: Allyson O'Malley-Jones; Norma Butler; Stephanie Hosey
Subject: RE: Thompson v. On-Site


Ms. Camacho-

What is the topic of our conference call? I can try to find some time tomorrow am.

JEFFREY E. BILANKO | Partner
GORDON & REES
SCULLY MANSUKHANI

701 Fifth Avenue, Suite 2100
Seattle, WA 98104
D: 206-695-5117 | P: 206-695-5100 | F: 877-304-9883 | F: 206-689-2822
jbilanko@gordonrees.com

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 Please consider the environment before printing this email.

From: Leticia Camacho [<mailto:LeticiaC@nwjustice.org>]
Sent: Wednesday, October 26, 2016 4:46 PM
To: Jeffrey Bilanko; William Kiendl
Cc: Allyson O'Malley-Jones; Norma Butler; Stephanie Hosey
Subject: RE: Thompson v. On-Site

Mr. Bilanko:

Are you available for a conference call tomorrow, sometime between 12:30 p.m. and 3:00 p.m.? If that time doesn't work, let me know if there is a time in the morning when you are available and I'll try to reschedule my morning appointments so that we can talk.

Thank you,

Leticia Camacho
Staff Attorney
Northwest Justice Project
401 Second Ave S, Suite 407
Seattle, WA 98104
(206) 464-1519/(206) 624-7501 (Fax)
leticiaC@nwjustice.org


From: Jeffrey Bilanko [<mailto:JBilanko@gordonrees.com>]
Sent: Tuesday, October 25, 2016 1:49 PM
To: Leticia Camacho; William Kiendl
Cc: Allyson O'Malley-Jones; Norma Butler; Stephanie Hosey
Subject: RE: Thompson v. On-Site

Thank you. I will confer with my client and get back to you as quickly as possible.

JEFFREY E. BILANKO | Partner
GORDON & REES
SCULLY MANSUKHANI

701 Fifth Avenue, Suite 2100
Seattle, WA 98104
D: 206-695-5117 | P: 206-695-5100 | F: 877-304-9883 | F: 206-689-2822
jbilanko@gordonrees.com

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 Please consider the environment before printing this email.

From: Leticia Camacho [<mailto:LeticiaC@nwjustice.org>]
Sent: Tuesday, October 25, 2016 12:30 PM
To: Jeffrey Bilanko; William Kiendl
Cc: Allyson O'Malley-Jones; Norma Butler; Stephanie Hosey
Subject: Thompson v. On-Site

Mr. Bilanko:

Pursuant to our conversation last week, I have attached our proposed First Amended Complaint. Our proposed amendments should be clear for you to see but if you have any questions, please let me know. Otherwise, please let me know whether your client consents to or opposes our proposed First Amended Complaint.

Thank you,

Leticia Camacho
Staff Attorney
Northwest Justice Project
401 Second Ave S, Suite 407
Seattle, WA 98104
(206) 464-1519/(206) 624-7501 (Fax)
leticia@nwjustice.org

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North Carolina * Ohio * Oregon * Pennsylvania * South Carolina * South Dakota * Texas * Virginia * Washington * Washington, DC * West Virginia

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GORDON & REES LLP
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08/18/2015 12:22 FAX

NWJUSTICE-SEATTLE

001

 *** TX REPORT ***

TRANSMISSION OK

TX/RX NO	3951
RECIPIENT ADDRESS	18887740144
DESTINATION ID	
ST. TIME	08/18 12:21
TIME USE	01'06
PAGES SENT	5
RESULT	OK



Northwest Justice Project

401 Second Ave S, Suite 407
 Seattle, WA 98104
 Tel. (206) 464-1519
 Fax (206) 624-7501

Toll Free 1-888-201-1012
www.nwjustice.org

César E. Torres
 Executive Director

FAX

To: On-Site Manager, Inc.

Fax #: (888) 774-0144

From: Eric Dunn

Date: August 18, 2015

Re: Glenn Thompson Sr., DOB: [REDACTED] AND
Glenn Thompson Jr., DOB: [REDACTED]

Pages: 5 (incl. cover)

☐ Urgent☐ Reply ASAP☐ Original to be mailed**Message:**

Please see attached letter dated same with enclosures.



Northwest Justice Project

401 Second Ave S. Suite 407
Seattle, WA 98104
Tel. (206) 464-1519
Fax (206) 624-7501

Toll Free 1-888-201-1012
www.nwjustice.org

César E. Torres
Executive Director

FAX

To: On-Site Manager, Inc.

Fax #: (888) 774-0144

From: Eric Dunn

Date: August 18, 2015

Re: Glenn Thompson Sr. [REDACTED] AND
Glenn Thompson Jr. [REDACTED]

Pages: 5 (incl. cover)

☐ Urgent

☐ Reply ASAP

☐ Original to be mailed

Message:

Please see attached letter dated same with enclosures.



If you do not receive all pages, or have problems in transmission, telephone the number listed above. The information in this fax message is privileged and confidential. It is intended only for the use of the recipient named above (or the employee or agent responsible to deliver it to the intended recipient). If you received this in error, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this message in error, please notify us by telephone immediately, and return the original message to us at the above address via U.S. Postal Service. We will, of course, be happy to reimburse you for any costs. Thank you.



Northwest Justice Project

401 Second Ave S. Suite 407
Seattle, WA 98104
Tel. (206) 464-1519
Fax (206) 624-7501

Toll Free 1-888-201-1012
www.nwjustice.org

César E. Torres
Executive Director

August 18, 2015

On-Site Manager, Inc.
307 Orchard City Dr., Ste. 110
Campbell, CA 95008

Re: Glenn Thompson Sr., d.o.b. [REDACTED] and Glenn Thompson Jr., d.o.b. [REDACTED]

Dear Sir or Madam:

This is a dispute, under the Fair Credit Reporting Act, concerning information you reported on or about July 28, 2015, to FPI Management regarding our clients, Glenn Thompson Sr. and Glenn Thompson Jr., in connection with their application for rental housing at Club Palisades Apartments, 2211 S. Star Lake Rd., Federal Way, WA 98003.

Your reports indicated that our clients were involved a civil action for possession concerning 2917 – 12th Ave S. Seattle, WA 98144. This is false. Neither Mr. Thompson Sr. nor Mr. Thompson Jr. ever lived at that address. Neither knows the "Patricia A. Thompson" listed as the defendant in that case.

Your reports also listed a collection judgment for \$4,532.00 against Mr. Thompson Jr., owed to a "Ray Klein Inc." This report is incomplete, as it does not make clear that the judgment is related to a medical debt.

We request that you immediately reinvestigate this matter, delete the landlord-tenant court records you have falsely attributed to our clients, and revise your report to make clear that the amount Mr. Thompson owes on the Ray Klein Inc. account is a medical debt. Please revise all rental scores and recommendations accordingly. After doing so, please promptly report all corrections both to me and FPI Management. Please also provide me a copy of your reinvestigation procedures.

I would prefer to receive these materials by e-mail to: EricD@nwjustice.org. If that is not possible, you may send them by fax to: (206) 624-7501. If you must use regular mail, my address in the top right corner. Mr. Smith's authorization for the release of private records is enclosed. Thank you.

Sincerely,

Eric Dunn
Staff Attorney

cc: Glenn Thompson Sr., Glenn Thompson Jr.



NORTHWEST JUSTICE PROJECT
 Authorization to Release Confidential Information
 Разрешение на передачу конфиденциальной информации

Patient/Resident/Client's Name:
 Имя пациента/жителя/клиента:

Glenn Thompson, Sr.

Social Security Number:

Номер социального обеспечения:

Date of Birth:

Дата рождения:

I request and authorize:

Я прошу и даю разрешение:

On-Site Manager, Inc
 to release confidential information and/or records to:
 передать конфиденциальную информацию и (или) записи (кому):

Name:

Имя, фамилия:

Erin Dunn
 (or his/her representative)
 (или его (её) представителю)

Organization: **NORTHWEST JUSTICE PROJECT**

Организация:

Address: 401 2nd Avenue South, Suite 407

Адрес: Seattle, Washington 98104

This authorization applies to:

Это разрешение касается:

- ☒ all records relating to health care and health assessments since _____
 любых записей, относящихся к лечению и оценке здоровья, начиная с _____
- ☒ financial information and records
 финансовой информации и записей
- ☒ legal information and records
 судебной информации и записей

I also consent to the release of health care information and records relating to the testing, diagnosis and treatment of:
 Я также даю согласие на передачу медицинской информации и записей о результатах анализов, диагнозов и лечения

- ☒ mental health and/or psychiatric disorders
 психических заболеваний и (или) психиатрических расстройств
- ☒ HIPAA protected psychotherapy notes
 записей о психотерапии, защищённых HIPAA (Акт о портативности и подотчётности медицинского страхования)
- ☒ alcohol and/or drug abuse
 алкоголизма и (или) наркомании
- ☒ sexually transmitted diseases (STD) including HIV (AIDS)
 венерических заболеваний, включая ВИЧ (СПИД)

Need for disclosure:

Причина для передачи информации

Legal advice and/or representation.

юридическая консультация и (или) представительство

This authorization expires in 90 days or until CASE IS CLOSED (date or event). I understand I may revoke or withdraw my permission in writing at any time, except to the extent the holder of information/records has already taken substantial action in reliance on the authorization. Any further disclosure may be made only as provided by law. A photocopy of this form is as valid as the original.
 Данное разрешение действительно в течение 90 дней или до _____ (дата или событие). Я знаю о том, что в любой момент я могу в письменном виде отменить или забрать своё разрешение, за исключением тех случаев, когда хранитель информации (архивов) уже предпринял значительные шаги, основываясь на данном разрешении. Любое дальнейшее раскрытие информации может быть произведено только согласно закону. Фотокопия данного документа действительна также, как и оригинал.

The covered entity may not condition treatment, payment, enrollment or eligibility for benefits on whether the individual signs the authorization. The potential for information disclosed pursuant to the authorization is subject to re-disclosure by the recipient and is no longer protected by the HIPAA Privacy Rule.

Указанная организация не может обуславливать лечение, оплату, запись или право на льготы тем, подписал ли клиент данное разрешение. Возможно, что переданная информация будет передана дальше получателем и не будет больше защищена правилом о защите конфиденциальности по HIPAA.

Signature of patient/resident/client or authorized representative

Подпись пациента/жителя/клиента или полномочного представителя

Date

Дата

Relationship or Authority of Personal Representative (if applicable)

Кем приходится или какими правами обладает личный представитель (если имеется)

NORTHWEST JUSTICE PROJECT
 Authorization to Release Confidential Information
 Autorización para Proveer Información Confidencial

Patient/Resident/Client's Name:

Nombre del paciente/residente/cliente: Glenn Thompson, Jr.

Social Security Number:

Número de Seguro Social:

Date of Birth:

Fecha de Nacimiento:

I request and authorize:

Pido y autorizo a:

On-Site Manager, Inc.
 to release confidential information and/or records to:
 a que provean información y archivos confidenciales a:

Name:

Nombre:

Eric Dunn
 (or his/her representative)
 (o su representante)

Organization:

NORTHWEST JUSTICE PROJECT

Organización:

Address:

401 2nd Avenue South, Suite 407

Dirección:

Seattle, Washington 98104

This authorization applies to:

Esta autorización incumbe:



all records relating to health care and health assessments since

toda información e archivos sobre cuidado médico u evaluaciones médicas desde



financial information and records

archivos e información financiera



legal information and records

archivos e información legal

I also consent to the release of health care information and records relating to the testing, diagnosis and treatment of:
 También autorizo a que provean información de cuidado médico y archivos relacionados con exámenes, diagnóstico y tratamiento de:



mental health and/or psychiatric disorders

enfermedad mental y/or desórdenes psicológicos



HIPAA protected psychotherapy notes

notas de psicoterapia protegidas por HIPAA (Ley de Portabilidad y Responsabilidad de Seguros de Salud)



alcohol and/or drug abuse

abuso de alcohol y/o droga



sexually transmitted diseases (STD) including HIV (AIDS)

enfermedades venéreas, incluyendo el virus de inmunodeficiencia humana (SIDA)

Need for disclosure:

Legal advice and/or representation.

Razón para esta revelación

This authorization expires in 90 days or until CASE IS CLOSED (date or event). I understand I may revoke or withdraw my permission in writing at any time, except to the extent the holder of information/records has already taken substantial action in reliance on the authorization. Any further disclosure may be made only as provided by law. A photocopy of this form is as valid as the original.

Esta autorización vence en 90 días o hasta (fecha o evento). Entiendo que puedo anular o retirar mi permiso por escrito en cualquier momento, excepto en la medida en que el proveedor de información o archivos ya haya efectuado gestiones para conformar esta autorización. Cualquier revelación adicional podrá ser hecha solamente bajo las provisiones de la ley. Una fotocopia de este documento tiene el mismo valor que el original.

The covered entity may not condition treatment, payment, enrollment or eligibility for benefits on whether the individual signs the authorization. The potential for information disclosed pursuant to the authorization is subject to re-disclosure by the recipient and is no longer protected by the HIPAA Privacy Rule.

Signature of patient/resident/client or authorized representative

Firma del paciente/residente/cliente o su representante autorizado

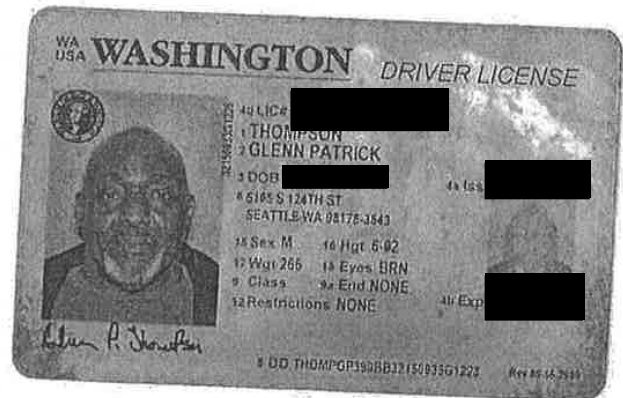
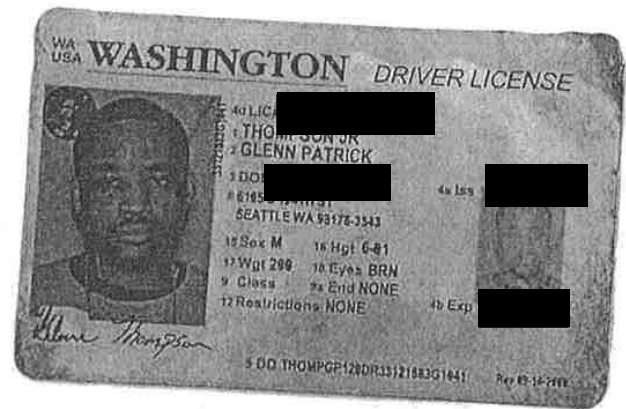
Glenn Thompson Jr.

Relationship or Authority of Personal Representative (if applicable)

Relación u Autoridad del Representante (si se aplica)

Date

Fecha



Rental Report for GLENN P. THOMPSON, Sr., 7/28/2015 For 69-103 at Club Palisades

Rental Report for GLENN P. THOMPSON, Sr.

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report. An applicant who is the subject of this report may obtain a free copy at any time by contacting On-Site Renter Relations. *El solicitante que es objeto de este informe puede obtener una copia gratuita por contactar On-Site Renter Relations.*

Identity	From Application	From Experian
Name:	GLENN P. THOMPSON, Sr.	GLENN THOMPSON PATRICK THOMPSON
SSN:	██████████	██████████
Birth Date:	██████ 961	██████ 961

Addresses	From Application	From Experian
	9681 54TH AVE S SEATTLE, WA 98118 - US	6105 S 124TH ST. SEATTLE, WA 98178-3543 (Applicant) Reported 5/2010 59TH AVE S SEATTLE, WA 98178 (Applicant) Reported 11/2006 11273 59TH AVE S SEATTLE, WA 98178-2943 (Applicant) Reported 3/2006

Employment	From Application	From Experian
Applicant:	SSI SSI \$920.00/Mo. Total monthly Income: \$1,118.00	T I ENTERPRISE

Verifications			
Address: 9681 54TH AVE S			
Requested For GLENN P. THOMPSON, Sr. Requested Date 7/28/2015	Landlord from Application FRANCES CANNON (206) 721-3584	Address 9681 54TH AVE S SEATTLE, WA 98118 - US	Prior Rent \$300.00
	Results Pending		
Employer: SSI			
Requested For GLENN P. THOMPSON, Sr. Requested Date 7/28/2015	Position Held SSI SSI	Monthly Salary \$920.00	Supervisor SSI
	Results Pending		

Criminal History				
From On-Site.com				
Requested For GLENN P. THOMPSON, Sr.	Location Searched Multi-State: AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	Period Searched 7/28/2008 - 7/28/2015	Requested 7/28/2015	Returned 7/28/2015
Results No Records Found				



Rental Report for GLENN P. THOMPSON, Sr., 7/28/15 for 684103 at Club Palisades

National Sex Offender Registry History				
From On-Site.com				
Requested For	Date Requested		Date Returned	
GLENN P. THOMPSON, Sr.	7/28/2015		7/28/2015	
Results				
No Records Found				
Landlord Tenant Court Records				
From On-Site.com				
Date Filed	Case Type	Court	Case Number	Notice Type
3/2011	CIVIL ACTION FOR POSSESSION	KING	112103773	
	Judgment	Judgment Amount	Status	Amount Paid
	FOR PLAINTIFF 4/4/2011			
Defendants				
PATRICIA A. THOMPSON				
Address			Comments	
2917 12TH AVE. S, SEATTLE, WA 98144				
Plaintiff			Plaintiff Phone #	
E A TUCCI				
Note: A landlord tenant court record does not necessarily mean that a tenant owed rent or was evicted from an apartment.				

OFAC SDN/Terrorist Watchlist Search		
From On-Site.com		
Requested For	Results	Returned
GLENN P. THOMPSON, Sr.	No records found	7/28/2015

Collections				
From Experian				
Client Name	Date	Last Active	Orig. Amount	Balance
TMOBILE (Applicant) Collection Agency - ENHANCED RECOVERY CO L 8014 BAYBERRY RD, JACKSONVILLE, FL 32256 (800) 496-8941	3/2014		\$301.00	\$301.00
Comments				
ACCOUNT ASSIGNED TO COLLECTIONS				
Client Name	Date	Last Active	Orig. Amount	Balance
CENTURYLINK QWEST CORPORATION (Applicant) Collection Agency - EOS CCA PO BOX 981008, BOSTON, MA 02298	10/2014		\$216.00	\$216.00
Comments				
ACCOUNT ASSIGNED TO COLLECTIONS				
Client Name	Date	Last Active	Orig. Amount	Balance
KENT (Applicant) Collection Agency - ALLIANCEONE RECEIVABLE 6565 KIMBALL DR, GIG HARBOR, WA 98335 (800) 456-8838	8/2013		\$209.00	\$209.00
Comments				
ACCOUNT ASSIGNED TO COLLECTIONS				
Client Name	Date	Last Active	Orig. Amount	Balance
SEATTLE (Applicant) Collection Agency - ALLIANCEONE RECEIVABLE 6565 KIMBALL DR, GIG HARBOR, WA 98335 (800) 456-8838	5/2010		\$130.00	\$130.00
Comments				
ACCOUNT ASSIGNED TO COLLECTIONS				

CR47023333
GLENN P. THOMPSON, Sr., 7/28/2015

904-645-3009

Rental Report for GLENN P. THOMPSON, Sr., 7/25/2015 for 69-103 at Club Palisades

Client Name SEATTLE (Applicant) Collection Agency - ALLIANCEONE RECEIVABLE 6565 KIMBALL DR, GIG HARBOR, WA 98335 (800) 456-8838	Date 5/2009	Last Active	Orig. Amount \$74.00	Balance \$74.00
Comments ACCOUNT ASSIGNED TO COLLECTIONS				
Client Name COAST NATIONAL INSURANCE COM (Applicant) Collection Agency - LAMONT HANLEY & ASSOCI 1138 ELM ST, MANCHESTER, NH 03101 (603) 625-5547	Date 9/2011	Last Active	Orig. Amount \$51.00	Balance \$51.00
Comments ACCOUNT ASSIGNED TO COLLECTIONS				
Client Name AT T (Applicant) Collection Agency - ENHANCED RECOVERY CO L 8014 BAYBERRY RD, JACKSONVILLE, FL 32256 (800) 496-8941	Date 11/2014	Last Active	Orig. Amount \$958.00	Balance \$0.00
Comments ACCOUNT LEGALLY PAID IN FULL FOR LESS THAN THE FULL BALANCE				

Legal Items**From Experian**

Plaintiff STATE OF WASHINGTON (Applicant) KING SUPERIOR CT-SEATT 516 3RD AVE STE E609, SEATTLE, WA 98104 By mail only	Date 7/2013	Case Number 132250225	Comments Judgment	Satisfied	Amount \$244.00
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Credit Accounts**From Experian**

Account Name DSHS/DCS OLYMPIA (Applicant) DSHS/DCS OLYMPIA PO BOX 11520, TACOMA, WA 98411	Opened	Last Active	30-59	60-89	90+	Past Due	Balance																																																												
	3/1993	8/2014	0	0	0	\$0.00	\$0.00																																																												
	Monthly Payment	High Credit	Type	Comments																																																															
			INSTALLMENT	FAMILY SUPPORT																																																															
Payment History																																																																			
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Previous Credit Inquiries**From Experian**

6/2015	ON-SITE MANAGER INC (Applicant)
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Rental Report for GLENN P. THOMPSON, Jr., 7/28/2015 for 89-103 at Club Palisades

Rental Report for GLENN P. THOMPSON, Jr.

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report. An applicant who is the subject of this report may obtain a free copy at any time by contacting On-Site Renter Relations. El solicitante que es objeto de este informe puede obtener una copia gratuita por contactar On-Site Renter Relations.

Identity	From Application	From Experian
Name:	GLENN P. THOMPSON, Jr.	GLENN THOMPSON, JR GLENN THOMPSON
SSN:	[REDACTED]	[REDACTED]
Birth Date:	[REDACTED] 1988	

Addresses	From Application	From Experian
	9681 54TH AVE S SEATTLE, WA 98118 - US	9681 54TH AVE S SEATTLE, WA 98118-5704 (Applicant) Reported 6/2015 6105 S 124TH ST. SEATTLE, WA 98178-3543 (Applicant) Reported 7/2012 11273 29TH AVE SW SEATTLE, WA 98146-3458 (Applicant) Reported 10/2010

Employment	From Application	From Experian
Applicant:	CASINO SILVER DOLLAR CASINO \$1,614.00/Mo. Total monthly Income: \$1,614.00	GOLDEN NUGGET CASINO

Verifications			
Address: 9681 54TH AVE S			
Requested For GLENN P. THOMPSON, Jr. Requested Date 7/28/2015	Landlord from Application FRANCES CANNON (206) 721-3589	Address 9681 54TH AVE S SEATTLE, WA 98118 - US	Prior Rent \$300.00
	Results Pending		
Employer: SILVER DOLLAR CASINO			
Requested For GLENN P. THOMPSON, Jr. Requested Date 7/28/2015	Position Held CASINO SILVER DOLLAR CASINO	Monthly Salary \$1,614.00	Supervisor GRANT (206) 830-8548
	Results Pending		

Criminal History				
From On-Site.com				
Requested For GLENN P. THOMPSON, Jr.	Location Searched Multi-State: AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WY	Period Searched 7/28/2008 - 7/28/2015	Requested 7/28/2015	Returned 7/28/2015
Results No Records Found				



CR47025844
GLENN P. THOMPSON, Jr., 7/28/2015

Page 1 of 2

Rental Report for GLENN P. THOMPSON, Jr., 7/28/2015 for 55-103 at Club Palisades

National Sex Offender Registry History				
From On-Site.com				
Requested For	Date Requested	Date Returned		
GLENN P. THOMPSON, Jr.	7/28/2015	7/28/2015		
Results				
No Records Found				
Landlord Tenant Court Records				
From On-Site.com				
Date Filed	Case Type	Court	Case Number	Notice Type
3/2011	CIVIL ACTION FOR POSSESSION	KING	112103773	
	Judgment	Judgment Amount	Status	Amount Paid
Defendants				
PATRICIA A. THOMPSON				
Address			Comments	
2917 12TH AVE. S, SEATTLE, WA 98144				
Plaintiff			Plaintiff Phone #	
E A TUCCI				
Note: A landlord tenant court record does not necessarily mean that a tenant owed rent or was evicted from an apartment.				

OFAC SDN/Terrorist Watchlist Search		
From On-Site.com		
Requested For	Results	Returned
GLENN P. THOMPSON, Jr.	No records found	7/28/2015

Legal Items					
From Experian					
Plaintiff	Date	Case Number	Comments	Satisfied	Amount
RAY KLEIN INC (Applicant) KING DIST CT -RENTON 3407 NE 2ND ST, RENTON, WA 98056 By mail only	8/2013	13411086	Judgment		\$4,532.00

Previous Credit Inquiries	
From Experian	
6/2015	ON-SITE MANAGER INC (Applicant)

206-205
9200



CR47025844
GLENN P. THOMPSON, Jr., 7/28/2015

Rental Report for GLENN P. THOMPSON, Sr., 7/28/2015 for 69-103 at Club Palisades

Rental Report for GLENN P. THOMPSON, Sr.**Overall Recommendation****DECLINE**

This application does not meet one or more of your requirements that is set to "Pass/Fail". This recommendation has been automatically set to Decline. The Overall Recommendation was derived solely from your community's leasing criteria. On-Site makes no independent assessment of an applicant's qualifications.

Application **Rejected** by Yajayra Andrade on 8/4/2015.

Score for GLENN P. THOMPSON, Sr.: DECLINE

	Importance	Pass	Fail
Total monthly income to rent ratio exceeds 2.5	Pass/Fail		✓
Gross monthly income after rent and estimated debt exceeds 0.5 times the monthly rent	Pass/Fail	✓	
Has not had an employment verification that is false, negative or unable to verify	Pass/Fail	✓	
Maximum percentage of past due negative accounts is less than 33.0%	Moderately		✓
Unpaid collections and grossly delinquent past due balances do not exceed \$2,000.00	Very	✓	
May have been through a bankruptcy	Pass/Fail	✓	
No Landlord Tenant Court records or unpaid landlord collections	Pass/Fail	✓	
Had not had a rental history verification that is false, negative or unable to verify	Pass/Fail	✓	
Has not had any misdemeanor convictions	Pass/Fail	✓	
Has not had any felony convictions	Pass/Fail	✓	
Is not a registered sex offender	Pass/Fail	✓	

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report. An applicant who is the subject of this report may obtain a free copy at any time by contacting On-Site Renter Relations. *El solicitante que es objeto de este informe puede obtener una copia gratuita por contactar On-Site Renter Relations.*

WARNINGS**APPLICANT: Inquiry/On-File Current Address Conflict (Experian)**

The applicant's address does not match the address on record with the credit bureau. This could indicate fraudulent activity; you should verify that the address supplied is valid. Before proceeding you must verify that the information in the report relates to the actual applicant in question as required under FCRA Section 605(h). Review our bulletin for information on compliance.

SPECIAL CONDITION: income to rent ratio

On-Site.com identified an income to rent ratio that failed on this report. This recommendation has been automatically set to Decline.



Rental Report for GLENN P. THOMPSON, Sr., 7/28/2015 for 69-103 at Club Palisades

Credit Quick Summary		
Custom scoring for this report:		
Payment history beyond 24 months not considered	Medical collections not considered	Student loans not considered
Accounts with 2 30-day late payment or less are not considered negative	Accounts with less than \$100.00 past due are not considered negative	Do not consider foreclosures.
Do not consider mortgages in default.		
Total monthly income (reported by Applicant)	\$920.00	
Total verified monthly income	\$920.00	
Total monthly income to rent ratio	2.07 (based on rent of \$1,288.00)	
Estimated monthly debt and rent payments	\$693.05 (108% of monthly rent)	
Total number of accounts	1	
Accounts with no late payments	1 (0 unpaid past due)	
Accounts paid 30-59 days past due	0 (0 unpaid past due)	
Accounts paid 60-89 days past due	0 (0 unpaid past due)	
Accounts paid more than 90 days past due	0 (0 unpaid past due)	
Total outstanding balance	\$0.00 (\$0.00 past due)	
Outstanding revolving debt	\$0.00 (0% of limit) (\$0.00 past due)	
Outstanding loan balance	\$0.00 (\$0.00 past due)	
Bankruptcies, foreclosures, and legal items	1	
Collection total balance (includes past due)	\$970.00	
Landlord tenant court records found	0	

Identity	From Application	From Experian
Name:	GLENN P. THOMPSON, Sr.	GLENN THOMPSON PATRICK THOMPSON
SSN:	■■■■■	■■■■■
Birth Date:	■■■/1961	■■■1961

Addresses	From Application	From Experian
	9681 54TH AVE S SEATTLE, WA 98118 - US	6105 S 124TH ST. SEATTLE, WA 98178-3543 (Applicant) Reported 5/2010 59TH AVE S SEATTLE, WA 98178 (Applicant) Reported 11/2006 11273 59TH AVE S SEATTLE, WA 98178-2943 (Applicant) Reported 3/2006

Employment	From Application	From Experian
Applicant:	SSI SSI \$920.00/Mo. Total monthly Income: \$920.00	T I ENTERPRISE

Rental Report for GLENN P. THOMPSON, Sr., 7/28/2015 for 69-103 at Club Palisades

Verifications**Address: 9681 54TH AVE S**

Requested For GLENN P. THOMPSON, Sr. Requested Date 7/28/2015	Landlord from Application	Address	Prior Rent
	FRANCES CANNON (206) 721-3584	9681 54TH AVE S SEATTLE, WA 98118 - US	\$300.00
	Results	Contact	Verified Rent
	Verified Correct	FRANCES CANNON (Owner)	\$300.00/Month
	Date Started Occupancy	Late Notices	NSF Checks
	3/2015	0	0
	Account Standing	Delinquency	Would Rent Again?
	paid in full	Prompt Payer	Would Rent Again
	Any Damages Documented?	Any complaints regarding noise, pets or parking?	Pets in the Unit?
	No Damages Documented	No Complaints Documented	No
	Bed Bugs?	Applicant's Name on the Lease?	Lease Expiration Date
	No	Yes	Month-to-month
	Applicant is a Current Resident?	Applicant Notice Given?	
	Yes	Yes	
Comments From On-Site.com			
7/30 1:23 PM PDT (AN) - Verbally verified correct.			
7/29 3:05 PM PDT (RB) - Called reference, person who answered stated office was closed today and said to call back tomorrow.			
7/29 3:05 PM PDT (RB) - *Please Note: Landlord/tenant court record, housing court lawsuit, or landlord collection found*			

Employer: SSI

Requested For GLENN P. THOMPSON, Sr. Requested Date 7/28/2015	Position Held	Monthly Salary	Supervisor
	SSI SSI	\$920.00	SSI
	Results	Contact	Verified Monthly Salary
Verified Correct		Social Security Award Letter (see comments)	\$920.00
Comments From On-Site.com			
7/30 1:06 PM PDT (AN) - Verified correct from Award Letter on file.			
7/30 1:06 PM PDT (AN) - *Social Security Award Letter on file*			
7/29 3:07 PM PDT (RB) - To verify SSI, we will need the most recent award letter or 2014 year tax return that shows income source.			

Criminal History**From On-Site.com**

Requested For GLENN P. THOMPSON, Sr.	Location Searched (Insight America)	Period Searched	Requested	Returned
	Multi-State: AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	7/28/2008 - 7/28/2015	7/28/2015	7/28/2015
Results				
No Records Found				

National Sex Offender Registry History**From On-Site.com**

Requested For GLENN P. THOMPSON, Sr.	Date Requested 7/28/2015	Date Returned 7/28/2015
Results		
No Records Found		

Landlord Tenant Court Records**From On-Site.com**

There were no previous Landlord Tenant Court records found.



Rental Report for GLENN P. THOMPSON, Sr., 7/28/2015 for 69-103 at Club Palisades

OFAC SDN/Terrorist Watchlist Search**From On-Site.com**

Requested For GLENN P. THOMPSON, Sr.	Results No records found	Returned 7/28/2015
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Collections**From Experian**

Client Name TMOBILE (Applicant) Collection Agency - ENHANCED RECOVERY CO L 8014 BAYBERRY RD, JACKSONVILLE, FL 32256 (800) 496-8941	Date 3/2014	Last Active	Orig. Amount \$301.00	Balance \$301.00
Comments ACCOUNT ASSIGNED TO COLLECTIONS				
Client Name CENTURYLINK QWEST CORPORATION (Applicant) Collection Agency - EOS CCA PO BOX 981008, BOSTON, MA 02298	Date 10/2014	Last Active	Orig. Amount \$216.00	Balance \$216.00
Comments ACCOUNT ASSIGNED TO COLLECTIONS				
Client Name KENT (Applicant) Collection Agency - ALLIANCEONE RECEIVABLE 6565 KIMBALL DR, GIG HARBOR, WA 98335 (800) 456-8838	Date 8/2013	Last Active	Orig. Amount \$209.00	Balance \$209.00
Comments ACCOUNT ASSIGNED TO COLLECTIONS				
Client Name SEATTLE (Applicant) Collection Agency - ALLIANCEONE RECEIVABLE 6565 KIMBALL DR, GIG HARBOR, WA 98335 (800) 456-8838	Date 5/2010	Last Active	Orig. Amount \$130.00	Balance \$130.00
Comments ACCOUNT ASSIGNED TO COLLECTIONS				
Client Name SEATTLE (Applicant) Collection Agency - ALLIANCEONE RECEIVABLE 6565 KIMBALL DR, GIG HARBOR, WA 98335 (800) 456-8838	Date 5/2009	Last Active	Orig. Amount \$74.00	Balance \$74.00
Comments ACCOUNT ASSIGNED TO COLLECTIONS				
Client Name COAST NATIONAL INSURANCE COM (Applicant) Collection Agency - LAMONT HANLEY & ASSOCI 1138 ELM ST, MANCHESTER, NH 03101 (603) 625-5547	Date 9/2011	Last Active	Orig. Amount \$51.00	Balance \$51.00
Comments ACCOUNT ASSIGNED TO COLLECTIONS				
Client Name AT T (Applicant) Collection Agency - ENHANCED RECOVERY CO L 8014 BAYBERRY RD, JACKSONVILLE, FL 32256 (800) 496-8941	Date 11/2014	Last Active	Orig. Amount \$958.00	Balance \$0.00
Comments ACCOUNT LEGALLY PAID IN FULL FOR LESS THAN THE FULL BALANCE				

CR47023333
GLENN P. THOMPSON, Sr., 7/28/2015

OSMT000030

From Experian

Credit Accounts

From Experian

Previous Credit Inquiries

From Experian

6/2015	ON-SITE MANAGER INC (Applicant)
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Rental Report for GLENN P. THOMPSON, Jr., 7/28/2015 for 69-103 at Club Palisades

Rental Report for GLENN P. THOMPSON, Jr.**Overall Recommendation****DECLINE**

This application does not meet one or more of your requirements that is set to "Pass/Fail". This recommendation has been automatically set to Decline. The Overall Recommendation was derived solely from your community's leasing criteria. On-Site makes no independent assessment of an applicant's qualifications.

Application **Rejected** by Yajayra Andrade on 8/4/2015.

Score for GLENN P. THOMPSON, Jr.: DECLINE

	Importance	Pass	Fail
Total monthly income to rent ratio exceeds 2.5	Pass/Fail		✓
Gross monthly income after rent and estimated debt exceeds 0.5 times the monthly rent	Pass/Fail	✓	
Has not had an employment verification that is false, negative or unable to verify	Pass/Fail	✓	
Maximum percentage of past due negative accounts is less than 33.0%	Moderately		✓
Unpaid collections and grossly delinquent past due balances do not exceed \$2,000.00	Very		✓
May have been through a bankruptcy	Pass/Fail	✓	
No Landlord Tenant Court records or unpaid landlord collections	Pass/Fail	✓	
Had not had a rental history verification that is false, negative or unable to verify	Pass/Fail	✓	
Has not had any misdemeanor convictions	Pass/Fail	✓	
Has not had any felony convictions	Pass/Fail	✓	
Is not a registered sex offender	Pass/Fail	✓	

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report. An applicant who is the subject of this report may obtain a free copy at any time by contacting On-Site Renter Relations.
El solicitante que es objeto de este informe puede obtener una copia gratuita por contactar On-Site Renter Relations.

WARNINGS**APPLICANT: Submitted Address First Reported In Last 90 Days (Experian)**

The bureau reports that the first time the applicant supplied this address was fewer than 90 days ago. This could indicate fraudulent activity, or could mean that the applicant moved recently; you should verify that the address supplied is valid.

APPLICANT: Inquiry/On-File Current Address Conflict (Experian)

The applicant's address does not match the address on record with the credit bureau. This could indicate fraudulent activity; you should verify that the address supplied is valid. Before proceeding you must verify that the information in the report relates to the actual applicant in question as required under FCRA Section 605(h). Review our bulletin for information on compliance.

APPLICANT: no matching birth date found

The name and DOB for the primary applicant does not match any records on file. Please check if you entered the name accurately and re-run the report if necessary. This warning means that the applicant fraudulently submitted incorrect information or that the record on file is incorrect. You should carefully verify the information on the application before proceeding.

SPECIAL CONDITION: income to rent ratio

On-Site.com identified an income to rent ratio that failed on this report. This recommendation has been automatically set to Decline.



Rental Report for GLENN P. THOMPSON, Jr., 7/28/2015 for 69-103 at Club Palisades

Credit Quick Summary		
Custom scoring for this report:		
Payment history beyond 24 months not considered Accounts with 2 30-day late payment or less are not considered negative Do not consider mortgages in default.		
Medical collections not considered Accounts with less than \$100.00 past due are not considered negative		
Student loans not considered Do not consider foreclosures.		
Total monthly income (reported by Applicant)	\$1,749.84	<i>This applicant has no credit accounts on file</i>
Total verified monthly income	\$1,749.84	
Total monthly income to rent ratio	2.07 (based on rent of \$1,288.00)	
Estimated monthly debt and rent payments	\$644.00 (100% of monthly rent)	
Total number of accounts	0	
Accounts with no late payments	0 (0 unpaid past due)	
Accounts paid 30-59 days past due	0 (0 unpaid past due)	
Accounts paid 60-89 days past due	0 (0 unpaid past due)	
Accounts paid more than 90 days past due	0 (0 unpaid past due)	
Total outstanding balance	\$0.00 (\$0.00 past due)	
Outstanding revolving debt	\$0.00 (0% of limit) (\$0.00 past due)	
Outstanding loan balance	\$0.00 (\$0.00 past due)	
Bankruptcies, foreclosures, and legal items	1	
Collection total balance (includes past due)	\$4,532.00	
Landlord tenant court records found	0	

Identity	From Application	From Experian
Name:	GLENN P. THOMPSON, Jr.	GLENN THOMPSON, JR GLENN THOMPSON
SSN:	██████	██████
Birth Date:	████ 1988	

Addresses	From Application	From Experian
	9681 54TH AVE S SEATTLE, WA 98118 - US	9681 54TH AVE S SEATTLE, WA 98118-5704 (Applicant) Reported 6/2015 6105 S 124TH ST. SEATTLE, WA 98178-3543 (Applicant) Reported 7/2012 11273 29TH AVE SW SEATTLE, WA 98146-3458 (Applicant) Reported 10/2010

Employment	From Application	From Experian
Applicant:	CASINO SILVER DOLLAR CASINO \$1,749.84/Mo, Total monthly Income: \$1,749.84	GOLDEN NUGGET CASINO

CR47025844
GLENN P. THOMPSON, Jr., 7/28/2015

OSMT000022

Rental Report for GLENN P. THOMPSON, Jr., 7/28/2015 for 69-103 at Club Palisades

Verifications			
Address: 9681 54TH AVE S			
Requested For GLENN P. THOMPSON, Jr. Requested Date 7/28/2015	Landlord from Application	Address	Prior Rent
	FRANCES CANNON (206) 721-3589	9681 54TH AVE S SEATTLE, WA 98118 - US	\$300.00
	Results	Contact	Verified Rent
	Verified Correct	FRANCES CANNON (Owner)	\$300.00/Month
	Date Started Occupancy	Late Notices	NSF Checks
	3/2015	0	0
	Account Standing	Delinquency	Would Rent Again?
	paid in full	Prompt Payer	Would Rent Again
Any Damages Documented?	Any complaints regarding noise, pets or parking?	Pets in the Unit?	
No Damages Documented	No Complaints Documented	No	
Bed Bugs?	Applicant's Name on the Lease?	Lease Expiration Date	
No	Yes	Month-to-month	
Applicant is a Current Resident?	Applicant Notice Given?		
Yes	Yes		
Comments From On-Site.com			
7/30 1:21 PM PDT (AN) - Verbally verified correct.			
7/29 3:06 PM PDT (RB) - *Please Note: Landlord/tenant court record, housing court lawsuit, or landlord collection found*			
7/29 3:05 PM PDT (RB) - Called reference, person who answered stated office was closed today and said to call back tomorrow.			

Employer: SILVER DOLLAR CASINO			
Requested For GLENN P. THOMPSON, Jr. Requested Date 7/28/2015	Position Held	Monthly Salary	Supervisor
	CASINO SILVER DOLLAR CASINO	\$1,749.84	GRANT (425) 251-1590
	Results	Contact	Verified Monthly Salary
Verified Correct	Paystubs (see comments)	\$1,749.84	
Comments From On-Site.com			
7/30 1:10 PM PDT (AN) - Verified correct from pay stubs provided. Verified monthly/yearly income is \$20,998.12.			
7/30 1:10 PM PDT (AN) - Employer verified by: http://ir.nevadagold.com/secfiling.cfm?filingID=1144204-11-41810&CIK=277058			
7/29 3:09 PM PDT (RB) - The phone number provided 206-830-8548 is for a cell phone. We need an office number or company email address to continue verification process.			

Criminal History				
From On-Site.com				
Requested For GLENN P. THOMPSON, Jr.	Location Searched (Insight America)	Period Searched	Requested	Returned
	Multi-State: AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	7/28/2008 - 7/28/2015	7/28/2015	7/28/2015
Results				
No Records Found				

National Sex Offender Registry History		
From On-Site.com		
Requested For GLENN P. THOMPSON, Jr.	Date Requested 7/28/2015	Date Returned 7/28/2015
Results		
No Records Found		

Landlord Tenant Court Records
From On-Site.com
There were no previous Landlord Tenant Court records found.



Rental Report for GLENN P. THOMPSON, Jr., 7/28/2015 for 69-103 at Club Palisades

OFAC SDN/Terrorist Watchlist Search		
From On-Site.com		
Requested For GLENN P. THOMPSON, Jr.	Results <i>No records found</i>	Returned 7/28/2015

Legal Items					
From Experian					
Plaintiff RAY KLEIN INC (Applicant) KING DIST CT -RENTON 3407 NE 2ND ST, RENTON, WA 98056 By mail only	Date 8/2013	Case Number 13411086	Comments Judgment	Satisfied	Amount \$4,532.00

Previous Credit Inquiries	
From Experian	
6/2015	ON-SITE MANAGER INC (Applicant)

DEPOSITION OF SHANNON DUSTIN, 8/24/16

IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF WASHINGTON
AT SEATTLE

GLENN THOMPSON, JR. And GLENN)	
THOMPSON, SR.,)	
)	
Plaintiffs,)	
)	
vs.)	No. 2:15-cv-01596-TSZ
)	
ON-SITE MANAGER, INC.,)	
)	
Defendant.)	
)	

DEPOSITION UPON ORAL EXAMINATION OF
SHANNON DUSTIN

Wednesday, August 24, 2016
1:30 p.m.
401 Second Avenue South, Suite 407
Seattle, Washington

Reported by Marlis J. DeJongh, CCR, RPR
Lic. No. DE-JO-NM-J498K9

MARLIS J. DeJONGH & ASSOCIATES
1400 HUBBELL, SUITE 1510, SEATTLE, WA 98101
206-583-8711

MARLIS J. DeJONGH & ASSOCIATES
www.marlisdejongh.com

EXHIBIT 7 - PAGE 1 OF 13

DEPOSITION OF SHANNON DUSTIN, 8/24/16

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<p>1 APPEARANCES</p> <p>2</p> <p>3</p> <p>4 For the Plaintiffs: ERIC DUNN, Esq.</p> <p>5 Northwest Justice Project</p> <p>6 401 Second Avenue South,</p> <p>7 Suite 407</p> <p>8 Seattle, Washington 98104</p> <p>9 For the Defendant: JEFFREY E. BILANKO, Esq.</p> <p>10 GORDON & REES</p> <p>11 701 Fifth Avenue, Suite 2100</p> <p>12 Seattle, Washington 98104</p> <p>13 -and-</p> <p>14 MICHAEL J. SALTZ, Esq.</p> <p>15 JACOBSON, RUSSELL, SALTZ,</p> <p>16 NASSIM & DE LA TORRE, LLP</p> <p>17 1880 Century Park East,</p> <p>18 Suite 900</p> <p>19 Los Angeles, California 90067</p> <p>20 Court Reporter: MARLIS J. DeJONGH, CCR, RPR</p> <p>21 1400 Hubbell, Suite 1510</p> <p>22 Seattle, Washington 98101</p> <p>23</p> <p>24</p> <p>25</p>	<p>1 SHANNON DUSTIN, deponent herein, being first duly</p> <p>2 sworn on oath, was examined and</p> <p>3 testified as follows:</p> <p>4</p> <p>5 EXAMINATION</p> <p>6 BY MR. DUNN:</p> <p>7 Q. Good afternoon. Could you state your full name,</p> <p>8 please.</p> <p>9 A. Shannon Dustin.</p> <p>10 Q. And do you work for FPI Management?</p> <p>11 A. Yes, I do.</p> <p>12 Q. What's your title with the company?</p> <p>13 A. Vice president.</p> <p>14 Q. Thanks for coming in.</p> <p>15 My name is Eric Dunn. I'm a lawyer with the Northwest</p> <p>16 Justice Project. I represent two individuals, Glenn</p> <p>17 Thompson, Junior and Glenn Thompson, Senior in a lawsuit</p> <p>18 that's pending in United States District Court, and On-Site</p> <p>19 Manager, Incorporated, the defendant in that case. This is</p> <p>20 a deposition being taken as part of the discovery in that</p> <p>21 case.</p> <p>22 Have you ever given a deposition before?</p> <p>23 A. Yes.</p> <p>24 Q. So you understand that I'll be asking you questions</p> <p>25 and you will be answering under oath?</p>
Page 3	Page 5
<p>1 INDEX OF EXAMINATION</p> <p>2</p> <p>3 Page(s)</p> <p>4 Examination of Shannon Dustin</p> <p>5 By Mr. Dunn 4</p> <p>6 By Mr. Bilanko 44</p> <p>7</p> <p>8</p> <p>9</p> <p>10</p> <p>11</p> <p>12</p> <p>13</p> <p>14 INDEX OF EXHIBITS</p> <p>15</p> <p>16</p> <p>17 No. Description Marked Identified</p> <p>18</p> <p>19 A. On-Site Leasing Document 44 44</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p>	<p>1 A. Yes.</p> <p>2 Q. And the court reporter is going to record</p> <p>3 everything that we say, and so partly for that reason it's</p> <p>4 important that all your answers be spoken answers so that</p> <p>5 they're reflected in the record.</p> <p>6 A. Okay.</p> <p>7 Q. If you have any -- if you need to take a break, or</p> <p>8 anything like that, just let me know and we can do that.</p> <p>9 If I ask you any questions you don't understand what I'm</p> <p>10 asking or you're not sure you heard me correctly, go ahead</p> <p>11 ask me to rephrase the question or ask it over again if you</p> <p>12 need to. Does that make sense?</p> <p>13 A. Yes, it does.</p> <p>14 Q. Did you receive a copy of the deposition?</p> <p>15 A. I have one comment that I think should be noted, is</p> <p>16 that with my role as vice president I oversee operations for</p> <p>17 three states. And the portfolio manager, who oversees the</p> <p>18 day-to-day operation of the properties, there could be</p> <p>19 knowledge that that person would have more so than I. She's</p> <p>20 on vacation which is why I'm here, not her. So I don't know</p> <p>21 if you would want to call her in after the fact or if I am</p> <p>22 able to answer your questions sufficiently.</p> <p>23 Q. What's the portfolio manager's name?</p> <p>24 A. Jennifer Santiago.</p> <p>25 Q. Do you know where her office is?</p>

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MARLIS J. DeJONGH & ASSOCIATES
www.marlisdejongh.com

EXHIBIT 7 - PAGE 2 OF 13

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<p>1 A. She's local.</p> <p>2 Q. In Seattle?</p> <p>3 A. Yes.</p> <p>4 Q. Is that the same office you work out of?</p> <p>5 A. Yes.</p> <p>6 Q. What's the address of that office?</p> <p>7 A. We're remote so we work out of our homes, so we're</p> <p>8 just all here.</p> <p>9 Q. So she works out of her home and her home is in</p> <p>10 Washington?</p> <p>11 A. Maple Valley.</p> <p>12 Q. So my understanding is that FPI Management is</p> <p>13 basically a residential property management company. Is</p> <p>14 that accurate?</p> <p>15 A. Yes.</p> <p>16 Q. Does FPI actually own properties itself or does it</p> <p>17 only manage properties for others?</p> <p>18 A. No, only fee management.</p> <p>19 Q. Do you know, approximately, how many properties FPI</p> <p>20 manages?</p> <p>21 A. I'd say 500 properties, roughly 100,000 units.</p> <p>22 Q. Are all those properties located in Washington</p> <p>23 or --</p> <p>24 A. No, multiple.</p> <p>25 Q. Multiple states.</p>	<p>1 A. In the office, there are seven.</p> <p>2 Q. I'm going to ask you some names that I have seen on</p> <p>3 documents in the case. I just want to know whether these</p> <p>4 are people who work for FPI or have worked for FPI in the</p> <p>5 past.</p> <p>6 One is, I'm not sure how to pronounce this. I think</p> <p>7 it's Yajayra, Y-a-j-a-y-r-a, Andrade?</p> <p>8 A. Yes, she is employed with us.</p> <p>9 Q. And do you know what position that person has with</p> <p>10 FPI?</p> <p>11 A. She currently is an assistant manager.</p> <p>12 Q. Do you know whether that's the same position that</p> <p>13 she had a year ago?</p> <p>14 A. No, she was a leasing agent at Club Palisades.</p> <p>15 Q. Another name is Robert Robinson?</p> <p>16 A. I'm not familiar with that name.</p> <p>17 Q. So when you say you're not familiar, does that mean</p> <p>18 you believe the person does not work for Club Palisades or</p> <p>19 you just don't know one way or another?</p> <p>20 A. I don't know.</p> <p>21 Q. How about Megan Ayala?</p> <p>22 A. I know that there at least was a Megan at Club</p> <p>23 Palisades.</p> <p>24 Q. But you don't know if it was Megan Ayala?</p> <p>25 A. I don't know.</p>
Page 7	Page 9
<p>1 Do you know approximately how many states FPI operates</p> <p>2 in?</p> <p>3 A. Thirteen.</p> <p>4 Q. Do you know approximately how many of the</p> <p>5 properties are in Washington?</p> <p>6 A. Yes, we have approximately a hundred properties.</p> <p>7 Q. Is one of the properties that FPI manages called</p> <p>8 Club Palisades Apartments?</p> <p>9 A. Yes.</p> <p>10 Q. Is that property in Federal Way, Washington?</p> <p>11 A. Yes.</p> <p>12 Q. Do you know approximately how long FPI has managed</p> <p>13 Club Palisades?</p> <p>14 A. Since January 2011.</p> <p>15 Q. And what kind of property is that as far as one big</p> <p>16 building or multiple building complexes?</p> <p>17 A. Multiple buildings. It's 750 units.</p> <p>18 Q. And does FPI have management staff who actually</p> <p>19 work on site at Club Palisades?</p> <p>20 A. Yes.</p> <p>21 Q. Is there a leasing office or management office</p> <p>22 located there?</p> <p>23 A. Yes.</p> <p>24 Q. And do you know approximately how many people work</p> <p>25 in that office?</p>	<p>1 Q. Crystel Tolentino?</p> <p>2 A. I don't know.</p> <p>3 Q. Andre Johnson?</p> <p>4 A. Yes, he is employed there.</p> <p>5 Q. And what's -- well, what's Andre Johnson's current</p> <p>6 duties at Club Palisades?</p> <p>7 A. Assistant -- yes, he's an assistant manager.</p> <p>8 Q. Do you know whether he had the same job a year ago?</p> <p>9 A. I believe he was a leasing manager a year ago.</p> <p>10 Q. And Ms. Andrade, you said she's currently an</p> <p>11 assistant manager?</p> <p>12 A. Yes.</p> <p>13 Q. Could you summarize what the basic duties of the</p> <p>14 assistant manager are?</p> <p>15 A. Basically it does involve greeting prospects that</p> <p>16 come in if the leasing agents are busy. She would post rent</p> <p>17 checks, perform any duties related to the occupancy of the</p> <p>18 apartments, whether someone has a work order, whether</p> <p>19 someone is paying rent, someone needs to sign a lease</p> <p>20 renewal. She would have her hands in kind of all aspects</p> <p>21 and be a support to the community manager.</p> <p>22 Q. And then before that she was a leasing agent?</p> <p>23 A. Yes.</p> <p>24 Q. What does a leasing agent do?</p> <p>25 A. A leasing agent primarily leases apartments. They</p>

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<p>1 answer telephone calls, e-mails related to someone looking 2 for an apartment. They greet and tour prospects that come 3 in looking for an apartment and then perform the actual 4 application process with the applicant and collecting the 5 holding fees. 6 Q. And then I think you said that Andre Johnson was a 7 leasing manager? 8 A. So he would have -- he would help oversee and train 9 new leasing associates and have a couple elevated 10 responsibilities of the leasing agent. 11 Q. Are there any other positions at Club Palisades' 12 management office that would be related to leasing new 13 apartments or doing applications with new prospects? 14 A. So any office position, whether it's the manager, 15 assistant manager, bookkeeper or leasing staff would, yes. 16 Q. Next could you describe the process that Club 17 Palisades would use when a new potential tenant wants to 18 apply for housing there? 19 A. Let's see, they would -- basically when the leasing 20 agent solidifies that they want to rent an apartment they 21 would then select the apartment. The prospect would select 22 which apartment they're wanting to lease. 23 The leasing agent would then advise them how to complete 24 the rental application and what, what the holding fee and 25 credit application fees are and let them know that it's</p>	<p>1 Q. I'll tell you what I'm picturing, and if this is 2 incorrect, tell me if it's wrong. 3 I'm picturing you would get a handwritten application 4 and then the leasing agent would take the information and 5 type that into the Yardi program. Is that -- 6 A. You know, this is where each property is different 7 and has some different software components based on 8 ownership. So I don't know what, a year ago, what they 9 did. 10 Q. And this could be different at Club Palisades 11 versus a different FPI property? 12 A. Yes, it could, because it's different ownership. 13 Q. Do you know how long FPI has been using On-Site 14 Manager? 15 A. I know since I've been employed, six years. 16 Q. I'm sliding a set of documents in front of you. 17 And we can refer to this as Exhibit A. 18 (Exhibit A marked for identification.) 19 Q. And then if you will notice in the lower right-hand 20 corner of the pages there's large numbering written with a 21 Sharpie. Do you see those numbers? And it continues 22 throughout the whole document. 23 A. Yes. 24 Q. If I ask you to turn to a particular page in the 25 exhibit, what I'm referring to are those large black</p>
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<p>1 typically a 24-to-72-hour turnaround for the approval for 2 the file. 3 Q. You mentioned a rental application? 4 A. Yes. 5 Q. Is that a handwritten application or is it 6 submitted in some other way? 7 A. It could be done on line or it could be 8 handwritten. This particular file was handwritten by the 9 applicants. 10 Q. And then once the Club Palisades' staff receives 11 that application, what do they do with it next? 12 A. It then goes to -- this is where the PM could have 13 more knowledge on the day to day than I do. 14 I believe it's then input into the system for On-Site to 15 screen. 16 Q. And do you know what person from Club Palisades 17 would actually enter that information in? 18 A. More than likely the leasing agent that took the 19 holding deposit. 20 Q. And I assume that that information would be entered 21 into a computer somehow? 22 A. Yes. 23 Q. Is there a particular computer program or website 24 or something that would be used to enter the information? 25 A. We use Yardi software.</p>	<p>1 numbers. 2 A. Okay. 3 Q. So I want to start with page No. 1. This is a 4 document that we received in discovery, and it continues 5 through Page 5 of the exhibit. 6 I'm wondering if you could take a look at that and tell 7 me, is this something that would be part of the Yardi 8 program that someone from Club Palisades would see, or do 9 you know what this is? 10 A. This is not part of Yardi. This is On-Site 11 documents and this is the applicant's credit report. 12 Q. So this is from, this -- when you say it's 13 On-Site's -- 14 A. This is what we receive as recommendation from 15 On-Site screening. 16 Q. So this is then something that Club Palisades would 17 see, would come from On-Site? 18 A. Correct. 19 Q. And then on Page 6 there's another document 20 which -- I don't know if it's related to the one we see on 21 Page 7 or not but I want to start with Page 6. Is this 22 document on Page 6 something you would recognize? 23 A. Yes. 24 Q. And what do you recognize that as being? 25 A. These are the settings set up for Club Palisades.</p>

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<p>1 Q. And do you know who sets up, who enters in those</p> <p>2 settings?</p> <p>3 A. The portfolio manager sets these up when they --</p> <p>4 with On-Site based on client recommendations, which client</p> <p>5 is the ownership of the building.</p> <p>6 Q. So the portfolio manager is the FPI portfolio</p> <p>7 manager?</p> <p>8 A. Correct.</p> <p>9 Q. And by client you're referring to the owner of the</p> <p>10 building who hires FPI?</p> <p>11 A. Correct.</p> <p>12 Q. Then if you turn to Page 7, would you tell me if</p> <p>13 you recognize what's on that page?</p> <p>14 A. Part of the settings that are set up for the</p> <p>15 property for the applicant approval or denial.</p> <p>16 Q. So it's similar to Page 6, it's something that the</p> <p>17 portfolio manager would enter based on the client</p> <p>18 references?</p> <p>19 A. Yes.</p> <p>20 Q. So if we turn to Page 1 of the document, that runs</p> <p>21 from Page 1 through Page 5, you said that this is something</p> <p>22 that would be received at Club Palisades from On-Site. Does</p> <p>23 that come through a computer, through a fax machine, or how</p> <p>24 does that come in?</p> <p>25 A. Comes through a computer, and only the portfolio</p>	<p>1 Q. Addresses?</p> <p>2 A. Yes.</p> <p>3 Q. And then on Page 3 it says Employment. Would that</p> <p>4 be seen?</p> <p>5 A. Yes.</p> <p>6 Q. Verifications, would that be seen?</p> <p>7 A. Yes.</p> <p>8 Q. Below that, Employment SSI, would that be seen?</p> <p>9 A. Yes.</p> <p>10 Q. Below that, Criminal History, would that be seen?</p> <p>11 A. Yes.</p> <p>12 Q. And below that is National Sex Offender Registry</p> <p>13 History, would that be seen?</p> <p>14 A. Yes.</p> <p>15 Q. Below that it says From On-Site dot com, and then</p> <p>16 says, there were no previous landlord tenant court records</p> <p>17 found. That would be seen?</p> <p>18 A. Yes.</p> <p>19 Q. Below that it says, OFAC SDN/Terrorist Watchlist</p> <p>20 Search. That would be seen?</p> <p>21 A. Yes.</p> <p>22 Q. That's what you were saying?</p> <p>23 A. Yes.</p> <p>24 Q. Just want to make sure the record is clear.</p> <p>25 Below that it says Collections. That part would be</p>
Page 15	Page 17
<p>1 manager has access to the actual credit report. The site</p> <p>2 only sees the recommendation.</p> <p>3 Q. When you say the site only sees the recommendation,</p> <p>4 are you referring to this box kind of in the lower middle of</p> <p>5 Page 1 that says overall recommendation, decline?</p> <p>6 A. Yes. They would see basically Pages 1 and 2.</p> <p>7 Q. So underneath that box we see a -- there's a list</p> <p>8 of what I think are admission criteria, and then importance,</p> <p>9 and there's a pass/fail. They would see that?</p> <p>10 A. Yes.</p> <p>11 Q. And then Page 2, at the top there's a box marked</p> <p>12 Warnings with some information. They would see that?</p> <p>13 A. Yes.</p> <p>14 Q. Then underneath that it says Renter Relations</p> <p>15 Documentation. Would that be something that would -- that</p> <p>16 the --</p> <p>17 A. Yes, they would see that.</p> <p>18 Q. And underneath that it says Screening Report</p> <p>19 Comments. Would that be seen?</p> <p>20 A. Yes.</p> <p>21 Q. Then below that it says Quick Summary. Is that</p> <p>22 something that would be seen?</p> <p>23 A. Yes.</p> <p>24 Q. And then below that Identity?</p> <p>25 A. Yes.</p>	<p>1 seen?</p> <p>2 A. Yes.</p> <p>3 Q. Then there's a box, it says, From Experian. The</p> <p>4 information inside of it looks like information about a</p> <p>5 Superior Court, King County Superior Court case. Would that</p> <p>6 part be visible?</p> <p>7 A. Yes.</p> <p>8 Q. And then below that it says Credit Accounts from</p> <p>9 Experian. Would that part be visible?</p> <p>10 A. No.</p> <p>11 Q. And then below that it says Previous Credit</p> <p>12 Inquiries From Experian. Would that part be visible?</p> <p>13 A. No.</p> <p>14 Q. The next line underneath where it says From</p> <p>15 Experian there's an asterisk. In italics it says, This</p> <p>16 report was run on 7/28/2015 by Yajayra Andrade, and it has</p> <p>17 an e-mail address in parentheses, application rejected by</p> <p>18 Yajayra Andrade on 8/4/2015.</p> <p>19 It seems like it would have been impossible for that</p> <p>20 part to be there until after the report had already been</p> <p>21 transmitted to On-Site Manager.</p> <p>22 Do you know whether that's information that would be</p> <p>23 visible to Club Palisades at any point?</p> <p>24 A. This part is -- so once we receive the overall</p> <p>25 recommendation from On-Site to approve, deny or prove with</p>

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<p>1 conditions, that is when the site then either approves it in</p> <p>2 the system for them to be able to start the whole Yardi</p> <p>3 setup and process with them becoming an actual tenant.</p> <p>4 So after we receive the overall recommendation for</p> <p>5 decline is when the site goes in and basically declines. So</p> <p>6 it stops at that moment.</p> <p>7 And then the adverse notice is sent to the tenant of why</p> <p>8 they were, the prospect of why they were declined.</p> <p>9 Q. So when the site is declining an application, is</p> <p>10 that communicated to On-Site?</p> <p>11 A. No.</p> <p>12 Q. It's just entered in there into their own computers</p> <p>13 at Club Palisades?</p> <p>14 A. Yes.</p> <p>15 Q. So when the recommendation from On-Site comes back</p> <p>16 and it's -- well, in this case it looks like the</p> <p>17 recommendation was a decline, right?</p> <p>18 A. Yes.</p> <p>19 Q. What are the other possible recommendations that</p> <p>20 might come back?</p> <p>21 A. It could be approved or approved with conditions.</p> <p>22 Q. Those are the only three?</p> <p>23 A. Yes.</p> <p>24 Q. And if the recommendation is for approved, does</p> <p>25 Club Palisades always approve the application or sometimes</p>	<p>1 Yes, they could. The site could -- no, I'm sorry, they</p> <p>2 could not, because all of our documents are set up through</p> <p>3 On-Site. So kind of integrated, all of our forms that we</p> <p>4 use for an actual tenant.</p> <p>5 And so if an applicant was denied, the leasing agent and</p> <p>6 the site staff would not have the ability to override that</p> <p>7 and proceed.</p> <p>8 Q. So when you say all of your documents are connected</p> <p>9 with the On-Site system, does that include the adverse</p> <p>10 action notices?</p> <p>11 A. Yes.</p> <p>12 Q. And does it include the actual lease?</p> <p>13 A. Yes.</p> <p>14 Q. You have the people who work at Club Palisades, the</p> <p>15 On-Site staff. Is there someone that they report to at FPI</p> <p>16 who can, I guess, overrule their decisions that would be</p> <p>17 their superiors?</p> <p>18 A. I mean, they do have superiors to report to but we,</p> <p>19 FPI has taken away the ability for anyone to override a</p> <p>20 decline.</p> <p>21 Q. So there's no one at FPI that can override a</p> <p>22 decline if On-Site recommends decline?</p> <p>23 A. Unless there is documentation to support a reason</p> <p>24 why or that something is not accurate in the report.</p> <p>25 Q. So if someone does present documentation suggesting</p>
Page 19	Page 21
<p>1 they approve the application?</p> <p>2 A. Always.</p> <p>3 Q. And if the recommendation is for decline, does Club</p> <p>4 Palisades always decline the recommendation or do they</p> <p>5 sometimes not decline it?</p> <p>6 A. They would look at the reasons and see if there</p> <p>7 was -- they would see if there was anything they could</p> <p>8 possibly, like if the applicant, as an example, the</p> <p>9 income-to-rent ratio was less than our criteria of two and a</p> <p>10 half times the rent, if the applicant said, oh, I actually</p> <p>11 get additional income per month for alimony, let's say, that</p> <p>12 I didn't report, they could provide that proof and the site</p> <p>13 would then send it to On-Site letting them know, here's</p> <p>14 proof of additional income, and the report would then be</p> <p>15 rerun to see if they have -- to have it recalculated and a</p> <p>16 different scoring come up.</p> <p>17 Q. And you would get basically a new recommendation</p> <p>18 from On-Site?</p> <p>19 A. Yes.</p> <p>20 Q. In order for someone at Club Palisades to approve</p> <p>21 an application do they have to get something from On-Site</p> <p>22 saying they're approved or approved with conditions, or is</p> <p>23 it possible that someone could be approved even if the</p> <p>24 On-Site report says declined?</p> <p>25 A. Let me think about this.</p>	<p>1 the information in the report is inaccurate or not a reason</p> <p>2 to deny them, there is someone that they could present that</p> <p>3 to who could consider it?</p> <p>4 A. Correct. It would then again be presented</p> <p>5 through -- FPI could present it and allow the documents to</p> <p>6 be presented to On-Site to recalculate.</p> <p>7 Q. What I'm trying to get at is, if somebody applied</p> <p>8 and the On-Site report came back and said decline and the</p> <p>9 applicant said, well, I have this other information I want</p> <p>10 you to consider and gave it to FPI, is there someone at FPI</p> <p>11 who could look at it, and if they were convinced that the</p> <p>12 person should be admitted, they could tell On-Site, we would</p> <p>13 like this person to be approved, and then you could move</p> <p>14 forward with the leasing process?</p> <p>15 A. They would have On-Site recalculate what the</p> <p>16 documentation provided to prove that we need a score</p> <p>17 recalculated.</p> <p>18 Q. You mentioned that one of the possible results from</p> <p>19 the On-Site report could be, the person would be accepted</p> <p>20 with conditions?</p> <p>21 A. Yes.</p> <p>22 Q. Is that where sometimes someone would be approved</p> <p>23 but they would have to pay an additional security deposit?</p> <p>24 A. Yes.</p> <p>25 Q. Or sometimes someone might be approved but they</p>

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<p>1 would need to have a cosigner?</p> <p>2 A. Correct.</p> <p>3 Q. Are there any other conditions that would be, where</p> <p>4 that type of recommendation would come back besides the</p> <p>5 cosigner and the additional security deposit?</p> <p>6 A. No.</p> <p>7 Q. In this case does FPI Management agree that Glenn</p> <p>8 Thompson, Junior and Senior applied to Club Palisades in</p> <p>9 2015?</p> <p>10 A. Yes.</p> <p>11 Q. Do you know the exact date that they applied?</p> <p>12 A. So the manager had e-mailed me the entire file but</p> <p>13 I wasn't able to print it. So it's on my phone. I could</p> <p>14 see the application that they dated if you want me to look</p> <p>15 to give you a date. I don't have it in front of me.</p> <p>16 Q. If we look at the exhibit -- if we look at Pages 1</p> <p>17 through 5, is there any information in that exhibit that</p> <p>18 would give us the exact date that they applied?</p> <p>19 A. I'm not seeing a date on any of these documents.</p> <p>20 Q. How about if we look at Page 5. That italicized</p> <p>21 language that I pointed out before that said the report was</p> <p>22 run on 7/28/2015, would that be the date of the application?</p> <p>23 A. Within a day, yes.</p> <p>24 Q. So it might have been a day before or --</p> <p>25 A. Day before, yes.</p>	<p>1 A. I mean, I don't have that information in front of</p> <p>2 me so I don't know what transpired.</p> <p>3 I guess if it was 9:00 a.m., an application was run</p> <p>4 and -- an unlawful detainer is an automatic decline, so,</p> <p>5 yes, we could get that back immediately before they check</p> <p>6 any other information.</p> <p>7 Q. So is there --</p> <p>8 A. But that's not what I see in this credit report.</p> <p>9 Q. Are there any other things that might come back</p> <p>10 immediately, like say a criminal record?</p> <p>11 A. Yes.</p> <p>12 Q. Do you know if there's any, like policies or</p> <p>13 official ways that Club Palisades' staff are supposed to</p> <p>14 handle that situation when one of these immediate decline</p> <p>15 items comes back and they have the rental applicant right</p> <p>16 there?</p> <p>17 MR. BILANKO: Object to the form.</p> <p>18 A. They, like I said, I doubt that it could happen</p> <p>19 that immediate, the applicant being right there. But if</p> <p>20 they get the notice that the applicant has been denied due</p> <p>21 to criminal activity or an unlawful detainer, they would,</p> <p>22 they're able to tell the applicant that they have been</p> <p>23 declined and that they would be getting notification from</p> <p>24 us.</p> <p>25 So that -- yes, that could happen, and at that point --</p>
Page 23	Page 25
<p>1 Q. So that's approximately the correct date?</p> <p>2 A. Correct.</p> <p>3 Q. And I think you had said earlier that it's about a</p> <p>4 24 hour to 72-hour turnaround in terms of how long it takes</p> <p>5 to make a decision?</p> <p>6 A. Typically, yes, unless there were -- maybe if</p> <p>7 something -- sometimes if it's a common name it takes longer</p> <p>8 to get it back just because of the data bases they're</p> <p>9 checking for some of the information. So, yes, on an</p> <p>10 average, 24 to 72 hours.</p> <p>11 Q. I will tell you that the Thompsons say that they</p> <p>12 went to the Club Palisades office and they filled out the</p> <p>13 application and they were basically told in that same visit</p> <p>14 that they had been turned down. Do you know whether that</p> <p>15 would be possible?</p> <p>16 A. The day they filled out the application they were</p> <p>17 told or before they filled it out or while they were writing</p> <p>18 it?</p> <p>19 Q. They said that they turned in the application and</p> <p>20 the person ran the report and said that they had an eviction</p> <p>21 record and were led to believe they were denied.</p> <p>22 I'm wondering if that's something that could happen. Or</p> <p>23 it sounds like that wouldn't happen if it takes 24 to</p> <p>24 72 hours?</p> <p>25 MR. BILANKO: Object to the form.</p>	<p>1 it's at that point the applicant could say, I disagree, or</p> <p>2 this isn't me, I've never been arrested or I was not</p> <p>3 evicted, and then the process of providing documentation to</p> <p>4 prove that it is not that person or that event hadn't</p> <p>5 occurred would take place.</p> <p>6 Q. Now if the person is declined, there's an adverse</p> <p>7 action notice that's sent out at some point?</p> <p>8 A. Yes.</p> <p>9 Q. Who is responsible for actually preparing that</p> <p>10 notice to send out?</p> <p>11 A. I believe it's done as soon as the denied is</p> <p>12 confirmed by the site.</p> <p>13 Q. Would it be the leasing agent that would prepare</p> <p>14 it?</p> <p>15 A. No, I believe it's populated through On-Site.</p> <p>16 Q. And then does someone at Club Palisades print it</p> <p>17 and send it?</p> <p>18 A. I don't know.</p> <p>19 Q. Do you know whether it's actually Club Palisades</p> <p>20 that physically sends it or if it's On-Site?</p> <p>21 A. I believe it's On-Site.</p> <p>22 Again, this is where the On-Site team is going to know</p> <p>23 better than I do. I'm at a much higher level. Sorry.</p> <p>24 Q. I understand. If you don't know, I appreciate you</p> <p>25 saying, I don't know.</p>

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<p>1 Do you know whether anyone at Club Palisades ever gave</p> <p>2 the Thompsons a copy of their On-Site report or part of the</p> <p>3 report or any information from the report?</p> <p>4 A. They shouldn't have.</p> <p>5 Q. They shouldn't have.</p> <p>6 Is it -- does Club Palisades have a policy about</p> <p>7 whether to give out copies of On-Site information to</p> <p>8 applicants?</p> <p>9 A. Yeah, we don't do it, and the adverse notice</p> <p>10 basically says how they can request further information.</p> <p>11 Q. Does FPI Management keep any records of On-Site --</p> <p>12 excuse me. Does FPI Management keep any records of adverse</p> <p>13 action notices being sent out to rental applicants?</p> <p>14 A. Yes, we have copies.</p> <p>15 Q. So if Club Palisades -- I was confused because</p> <p>16 I'm picturing Club Palisades printing out an adverse action</p> <p>17 notice, putting it in the mail and sending it and keeping a</p> <p>18 copy for themselves. But then if On-Site is the one sending</p> <p>19 them they wouldn't be able to do that. I'm thinking about</p> <p>20 this for a minute.</p> <p>21 Does Club Palisades keep physical copies of the adverse</p> <p>22 action notices or are they kept in electronic form?</p> <p>23 A. Electronic form.</p> <p>24 Q. If we could turn to Page 10 of the exhibit, and we</p> <p>25 also see on Page 12 it looks like basically two different</p>	<p>1 Q. Is there any way to tell whether there might have</p> <p>2 been more than one notice of adverse action sent out around</p> <p>3 the time that they applied?</p> <p>4 A. I'm not certain.</p> <p>5 Q. I guess the reason I'm asking is, I'm wondering if</p> <p>6 it's possible that they applied and were denied for one</p> <p>7 reason and then the report was rerun and they were denied</p> <p>8 again for a different reason and there may have been two</p> <p>9 different notices sent?</p> <p>10 A. I show the notice was sent August 4th, 2015.</p> <p>11 Q. And that's the only one that you have a record of</p> <p>12 sending?</p> <p>13 A. Yeah.</p> <p>14 Q. Do you know whether anyone from FPI Management had</p> <p>15 any further face-to-face or telephonic communications with</p> <p>16 the Thompsons after July 28th, 2015?</p> <p>17 A. I would need to look at the file that was e-mailed</p> <p>18 to me. I know that the Thompsons signed a notice at Club</p> <p>19 Palisades the day they were given their money order back</p> <p>20 because they were denied and told they were denied due to</p> <p>21 collections.</p> <p>22 Q. You're saying they signed something at Club</p> <p>23 Palisades?</p> <p>24 A. Yes.</p> <p>25 Q. Do you know what date that was?</p>
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<p>1 versions of the same notice of adverse action, one to Glenn</p> <p>2 Thompson, Senior and one to Glenn Thompson, Junior. Is that</p> <p>3 what you see?</p> <p>4 A. Yes.</p> <p>5 Q. Would you agree with me that both of these</p> <p>6 documents are dated November 6th, 2015?</p> <p>7 MR. BILANKO: Object to form.</p> <p>8 A. Yes.</p> <p>9 Q. And we know that the Thompsons actually applied to</p> <p>10 Club Palisades back on July 28, 2015.</p> <p>11 A. This is due to -- it has to do with the system and</p> <p>12 the -- when you go in to possibly print it, I would get a</p> <p>13 different date if I went in today to do it. It would show</p> <p>14 today's date on the form.</p> <p>15 So it depends when -- maybe this was asked for on this</p> <p>16 date of November 6, and so they went into the Cloud system,</p> <p>17 so to speak, and pulled in this information and that's the</p> <p>18 date.</p> <p>19 Q. So the Thompsons didn't go back and apply again in</p> <p>20 November?</p> <p>21 A. No, not to my knowledge.</p> <p>22 Q. This would have just been a copy of the previous</p> <p>23 notice but it was reprinted in November and that's why the</p> <p>24 November 6 date shows?</p> <p>25 A. Yes.</p>	<p>1 A. If I could look at my e-mail, I could.</p> <p>2 Q. Please do, yeah.</p> <p>3 A. On August 4th.</p> <p>4 Q. Do you know what person they met with?</p> <p>5 A. You mean at the staff or?</p> <p>6 Q. It sounds like they went back to Club Palisades on</p> <p>7 August 4th and they signed some kind of document and they</p> <p>8 were given their money orders?</p> <p>9 A. Yes.</p> <p>10 Q. I'm wondering if you know who they met with?</p> <p>11 A. Yaya. We call her Yaya. It's that long name.</p> <p>12 Q. That's much easier to pronounce.</p> <p>13 A. And I'm sorry, it could be August 6th, the date</p> <p>14 Glenn signed it. It's dated August 4th at the top but that</p> <p>15 looks like maybe a 6 where he signed this notice where he</p> <p>16 got his money orders back.</p> <p>17 Q. So do you know whether it was Glenn Thompson,</p> <p>18 Senior or Junior who was there, or both?</p> <p>19 A. It appears that definitely Glenn Thompson, Senior</p> <p>20 signed, and there's another name below that I can't make out</p> <p>21 at all, the signature.</p> <p>22 Q. There's a second name.</p> <p>23 And so the reason you're not sure whether it was the 4th</p> <p>24 or the 6th is the handwriting is not clear?</p> <p>25 A. That is correct.</p>

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<p>1 Q. Other than that meeting that you're referring to</p> <p>2 that was either August 4 or August 6, do you know if there</p> <p>3 were any further or in-person or face-to-face or telephonic</p> <p>4 communications between the Thompsons and Club Palisades?</p> <p>5 A. I do not.</p> <p>6 Q. Could you please turn to Page 9 of that exhibit.</p> <p>7 We're looking at a document that has, it says On-Site in the</p> <p>8 upper left-hand corner and below that, lease summary. Is</p> <p>9 that what you see?</p> <p>10 A. Yes.</p> <p>11 Q. Could you look this over and tell me if this is</p> <p>12 something that you recognize, or this form. Is it a type of</p> <p>13 document that you have seen before?</p> <p>14 A. Yes.</p> <p>15 Q. And what do you recognize this as being?</p> <p>16 A. The summary kind of page we would see in the</p> <p>17 computer.</p> <p>18 Q. Would this be something like in the On-Site website</p> <p>19 or the Yardi system?</p> <p>20 A. On-Site.</p> <p>21 Q. If we look along the right-hand corner in the</p> <p>22 middle there's a heading that says Comments. Do you see</p> <p>23 that?</p> <p>24 A. Yes.</p> <p>25 Q. Do you know whether the comments that are entered</p>	<p>1 A. On-Site company. Like I think if -- I mean, it's</p> <p>2 their software. But I don't know.</p> <p>3 Q. What I think you're saying is On-Site may have the</p> <p>4 technological ability to access those comments?</p> <p>5 A. They may.</p> <p>6 Q. But they wouldn't necessarily have any reason to</p> <p>7 look at them?</p> <p>8 A. Correct.</p> <p>9 Q. I think you said earlier that you didn't recognize</p> <p>10 the name of Robert Robinson. But because there is a comment</p> <p>11 from someone named Robert Robinson in here, do you think</p> <p>12 it's more likely than not that Robert Robinson works for FPI</p> <p>13 or worked for FPI at that time?</p> <p>14 A. Yes. I mean, looking at Crystel and Megan and</p> <p>15 Robert, like I said, it's a large staff. We have a lot of</p> <p>16 turnover in this business. And being that I don't go to the</p> <p>17 sites regularly, that I don't know all the employees.</p> <p>18 Q. And the comments from Robert Robinson, do you see</p> <p>19 they're dated 7/28/2015? It says, Please look at Landlord</p> <p>20 Tenant Act charge, that is not the applicant's name.</p> <p>21 A. Yes.</p> <p>22 Q. Do you know what that comment is referring to?</p> <p>23 A. What I would guess would be that maybe something</p> <p>24 was input wrong and a different screen came up initially. I</p> <p>25 don't know. There's nothing on the report I have that shows</p>
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<p>1 on that, in that area would be comments entered by -- well,</p> <p>2 first of all, it looks like FPI staff are able to add</p> <p>3 comments. Is that correct?</p> <p>4 A. Yes.</p> <p>5 Q. Because we know Andre Johnson works for FPI and</p> <p>6 there's one comment from Andre Johnson?</p> <p>7 A. Yes.</p> <p>8 Q. Do you know whether On-Site personnel can enter</p> <p>9 comments there?</p> <p>10 A. I believe it's just our On-Site staff can.</p> <p>11 Q. So --</p> <p>12 A. Our site staff. I apologize. The property's site</p> <p>13 staff.</p> <p>14 Q. So any comments in that are likely to be from --</p> <p>15 A. Employees.</p> <p>16 Q. Of FPI?</p> <p>17 A. Yes.</p> <p>18 Q. Are there any other people besides FPI employees</p> <p>19 who we would expect to see comments in there from?</p> <p>20 A. No.</p> <p>21 Q. Do you know whether comments that are entered there</p> <p>22 are visible to anyone outside of FPI Management?</p> <p>23 A. I would think On-Site, if they needed to, could get</p> <p>24 in and look, but I believe it's just FPI.</p> <p>25 Q. When you say On-Site could get in and look --</p>	<p>1 an adverse tenant screening.</p> <p>2 Q. It sounds like you've reviewed FPI Management's</p> <p>3 records related to the Thompsons' application?</p> <p>4 A. I've reviewed -- yes, I reviewed their screening</p> <p>5 reports and the adverse action notice.</p> <p>6 Q. And you didn't see anything related to an unlawful</p> <p>7 detainer case?</p> <p>8 A. No.</p> <p>9 Q. Do you know whether On-Site Manager ever notified</p> <p>10 Club Palisades that an unlawful detainer record had been</p> <p>11 removed or that a report had been updated or fixed after</p> <p>12 July 28th, 2015?</p> <p>13 A. I'm not aware.</p> <p>14 Q. You didn't see any records that would reflect</p> <p>15 that?</p> <p>16 A. No, I did not.</p> <p>17 Q. Do you know whether part of the recommendation</p> <p>18 information that you get from On-Site would include</p> <p>19 something called a rental score?</p> <p>20 A. It's changed over the years, so, yes, it could</p> <p>21 have.</p> <p>22 Q. You're not sure whether it included that in 2015?</p> <p>23 A. I don't believe we had credit scores in 2015,</p> <p>24 screening scores.</p> <p>25 Q. Do you know whether FPI Management was ever</p>

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<p>1 informed that the Thompsons had disputed information to</p> <p>2 On-Site on August 18th, 2015?</p> <p>3 A. No. The only reason I know is based off the legal</p> <p>4 notices we were given to appear today. I see that they</p> <p>5 dispute it but I don't see anything in our file on that.</p> <p>6 Q. That makes sense. Thank you.</p> <p>7 Would you turn to Page 6 of the exhibit, please. I</p> <p>8 believe you said before that these are the settings that the</p> <p>9 portfolio manager enters in for Club Palisades to reflect</p> <p>10 basically the admission criteria. Is that accurate?</p> <p>11 A. Yes. The setup -- these settings are set up once</p> <p>12 basically when the property, when FPI took on the Club</p> <p>13 Palisades, went in and set up this criteria.</p> <p>14 Now the only reason it would get changed or updated is</p> <p>15 if our client needed, wanted a change made to it.</p> <p>16 Q. Do you know --</p> <p>17 A. So it's not something that's done daily or weekly</p> <p>18 by the staff.</p> <p>19 Q. Do you know whether any changes have been made to</p> <p>20 the settings since July of 2015?</p> <p>21 A. Let me look at something.</p> <p>22 Yes, on July -- I apologize.</p> <p>23 Well, in July it looks like we increased that we would</p> <p>24 allow collections of up to \$2,000 versus \$1,000 to increase</p> <p>25 our applicant pool.</p>	<p>1 to be very important?</p> <p>2 A. It has a higher weight with the scoring.</p> <p>3 Q. And I notice some of these items are marked</p> <p>4 pass/fail?</p> <p>5 A. Correct.</p> <p>6 Q. Do you know what it means if it's pass/fail?</p> <p>7 A. Yes. A fail would be an unlawful detainer. If an</p> <p>8 unlawful detainer came up it would be an automatic fail.</p> <p>9 Q. If it's a fail, what does that mean for the</p> <p>10 application?</p> <p>11 A. Denied.</p> <p>12 Q. If it's very important and the person fails the</p> <p>13 criteria, does that also mean that it will automatically be</p> <p>14 denied or not necessarily?</p> <p>15 A. Not necessarily with a very.</p> <p>16 Q. If we go under the credit history settings, the</p> <p>17 first one it says, Maximum percentage of past due accounts.</p> <p>18 Do you see that?</p> <p>19 A. Yes.</p> <p>20 Q. And under the importance for that criteria we see</p> <p>21 the word moderately. Do you see that?</p> <p>22 A. Uh-huh.</p> <p>23 Q. Do you know what it means if the report is set at</p> <p>24 moderately?</p> <p>25 A. It doesn't have as high of a factor.</p>
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<p>1 Q. You said July of 2015 or '16?</p> <p>2 A. '15.</p> <p>3 Q. Do you know if any other changes have been made</p> <p>4 since then?</p> <p>5 A. No, they have not.</p> <p>6 Q. If we turn to Page 7 of the exhibit, about -- I'm</p> <p>7 not sure how to describe these, the dark-shaded rows. The</p> <p>8 second one down is marked Credit History. Do you see where</p> <p>9 I'm looking?</p> <p>10 A. Yes.</p> <p>11 Q. And then toward, right above where it says</p> <p>12 Bankruptcy Permitted, it says, Maximum balance of unpaid</p> <p>13 collections includes past due accounts. Do you see that?</p> <p>14 A. Yes.</p> <p>15 Q. Look across, it says \$2,000?</p> <p>16 A. Correct.</p> <p>17 Q. So this information would have been, would have</p> <p>18 reflected the change you just described?</p> <p>19 A. That is correct.</p> <p>20 Q. Let's stay on Page 7. In that same box, the next,</p> <p>21 information next to the \$2,000 it says, Very, and that's</p> <p>22 under the importance of the criteria. Is that what you're</p> <p>23 seeing?</p> <p>24 A. Yes.</p> <p>25 Q. Do you know what it means for one of the criteria</p>	<p>1 Q. So is it fair to say that if it's, if the</p> <p>2 importance is set at very, then there's a higher likelihood</p> <p>3 that that would cause someone to be denied than if it's</p> <p>4 moderately?</p> <p>5 A. In that category, yes.</p> <p>6 Q. And then if the importance is set at very and the</p> <p>7 person fails -- excuse me, if the criteria is set at</p> <p>8 pass/fail -- forget that question. I think we get the</p> <p>9 point of that. Sorry.</p> <p>10 I want to turn back to Page 6 again. Do you see about</p> <p>11 halfway down it says there's -- a shaded area where it says</p> <p>12 income and then there's some checked boxes?</p> <p>13 A. Yes.</p> <p>14 Q. The first one is marked, Evaluate income-to-rent</p> <p>15 ratio based on overall application income. And that box is</p> <p>16 checked. Is that what you see?</p> <p>17 A. Yes.</p> <p>18 Q. Do you know what that language basically means?</p> <p>19 I guess I'm wondering, if someone applies and says,</p> <p>20 here's the income that we have, I mean, are there different</p> <p>21 ways of, I guess, of factoring that into the income-to-rent</p> <p>22 ratio?</p> <p>23 I was just wondering if you could explain what this</p> <p>24 criteria means, if you're able to do that?</p> <p>25 A. Well, so they must make at least two and a half</p>

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<p>1 times the monthly rent in income, and the asterisk there is</p> <p>2 because we verify with pay stubs, not just what the</p> <p>3 applicant puts on their application as their monthly</p> <p>4 income.</p> <p>5 Q. Okay. So if someone had, say they claimed a higher</p> <p>6 income than they could verify, then you have the choice of</p> <p>7 either using the full monthly claim or using the month it</p> <p>8 verified?</p> <p>9 A. We only use what's verified.</p> <p>10 Q. I guess I'm wondering if you're able to explain</p> <p>11 what the difference is in terms of having this box checked</p> <p>12 and not checked.</p> <p>13 A. Not -- some of our properties do not have On-Site</p> <p>14 verify income. They may have the actual site staff verify</p> <p>15 income with pay stubs. It costs more money to FPI to run</p> <p>16 the application having On-Site company verify income.</p> <p>17 Q. I understand.</p> <p>18 And then the third box, third line under Income says,</p> <p>19 Allow entry of housing allocation income which will offset</p> <p>20 the rent. And that box is checked.</p> <p>21 In this case the Thompsons had intended to use a housing</p> <p>22 voucher. Does this mean that the housing voucher would be</p> <p>23 calculated or would be somehow included in the calculation</p> <p>24 or is that not what it means?</p> <p>25 A. Yes, that is what it means.</p>	<p>1 accounts or collections. Do you see that?</p> <p>2 A. Yes.</p> <p>3 Q. And then right next to it there's an asterisk</p> <p>4 where, the word Collections. Then it has an underlined,</p> <p>5 looks like a hyperlink where it says, Do not consider</p> <p>6 medical. Do you see?</p> <p>7 A. Yes.</p> <p>8 Q. I notice that this item doesn't have a check box</p> <p>9 next to it.</p> <p>10 I'm wondering, is that --</p> <p>11 A. We do not consider medical collections in any of</p> <p>12 our properties.</p> <p>13 Q. So it doesn't need to be checked, it's just part of</p> <p>14 the --</p> <p>15 A. It's standard.</p> <p>16 Q. So is that -- there's a number of other items</p> <p>17 listed under credit and none of those have check boxes</p> <p>18 either. So is it fair to say that those are just --</p> <p>19 A. Those are standard in place.</p> <p>20 Q. So there doesn't need to be a check box, it's</p> <p>21 just --</p> <p>22 A. Correct.</p> <p>23 Q. Now I understand.</p> <p>24 Would you go back to Page 7 again. I'm looking in the</p> <p>25 middle of the page, under the shaded area that says</p>
Page 39	Page 41
<p>1 Q. I notice at the bottom under Application Types,</p> <p>2 there's another box that says, Allow rental subsidies, which</p> <p>3 is not checked.</p> <p>4 Just because the box in the bottom is not checked that</p> <p>5 does not mean that rental subsidies are not accepted, or is</p> <p>6 it?</p> <p>7 A. No, if they, if they qualify our criteria and still</p> <p>8 have a rental subsidy, they would be approved. But if they</p> <p>9 didn't meet our qualifications they would not be approved.</p> <p>10 Q. Then under the Credit line, which is the next</p> <p>11 shaded area down on Page 7, it says, Credit, and the first</p> <p>12 thing is, Don't consider student loans.</p> <p>13 A. You're still on 6?</p> <p>14 Q. Sorry, Page 6. I'm looking in the middle of the</p> <p>15 page, the shaded area that says Credit. And the first item</p> <p>16 is, Don't consider student loans. Do you see where I'm</p> <p>17 looking?</p> <p>18 A. Yes.</p> <p>19 Q. And this one looks straightforward to me. This</p> <p>20 means that student loans are just not taken into</p> <p>21 consideration in any of the application, it's not a factor</p> <p>22 in producing the recommendations. Am I reading that</p> <p>23 correctly?</p> <p>24 A. Yes.</p> <p>25 Q. The next box down says, Don't consider medical</p>	<p>1 Residency History?</p> <p>2 A. Correct.</p> <p>3 Q. The first item is, No Landlord Tenant Court Records</p> <p>4 or Unpaid Landlord Collections. Do you see where I'm</p> <p>5 looking?</p> <p>6 A. Yes.</p> <p>7 Q. And then the first box is Any Number, and the</p> <p>8 second box Ever, and then Pass/Fail.</p> <p>9 So as I read that, that means that if an applicant has</p> <p>10 any number of landlord tenant court records ever or unpaid</p> <p>11 landlord collections, then their application automatically</p> <p>12 fails. Am I reading that correctly?</p> <p>13 A. Yes.</p> <p>14 Q. And Unpaid Landlord Collection would be, I guess, a</p> <p>15 claim that's a rental property or someone previously was</p> <p>16 owed money by the applicant. Is that --</p> <p>17 A. Correct.</p> <p>18 Q. Then there's a check box where it says, Ignore</p> <p>19 dismissed or satisfied records, and that's not checked. Do</p> <p>20 you see that?</p> <p>21 A. Yes.</p> <p>22 Q. So because that box is not checked that means that</p> <p>23 even if the case had been dismissed it would still cause an</p> <p>24 automatic decline?</p> <p>25 A. It would. That would be a situation where it could</p>

11 (Pages 38 to 41)

DEPOSITION OF SHANNON DUSTIN, 8/24/16

Page 42	Page 44
<p>1 be taken up the seniority level to get an override.</p> <p>2 Q. And if someone wanted to take it up, seek an</p> <p>3 override, how would they go about that?</p> <p>4 A. The applicant would notify Club Palisades or the</p> <p>5 property whoever they're working with. The manager of the</p> <p>6 property would notify their portfolio manager, who would</p> <p>7 then submit a ticket in our software system to get this</p> <p>8 reviewed from our training department.</p> <p>9 Q. Let's say hypothetically that somebody had applied</p> <p>10 and they had been, had an unlawful detainer case filed</p> <p>11 against them and it showed on the On-Site report and they</p> <p>12 were denied, and the person brought in a, say a certified</p> <p>13 copy of an order dismissing that case. They could present</p> <p>14 that to, say, the Club Palisades staff and then it would go</p> <p>15 up the chain you just described?</p> <p>16 MR. BILANKO: Object to form.</p> <p>17 A. It would -- if the resident supplied proof that the</p> <p>18 unlawful detainer, which is different than a collection, has</p> <p>19 been satisfied or dismissed, they could provide that</p> <p>20 documentation to On-Site screening to recalculate.</p> <p>21 Q. I guess what's confusing me is that, as I read the</p> <p>22 settings, On-Site would not do anything differently if an</p> <p>23 unlawful detainer had been dismissed versus that a judgment</p> <p>24 had been entered against the tenant. Am I reading that</p> <p>25 correctly?</p>	<p>1 A. She could -- yes.</p> <p>2 Q. Thank you.</p> <p>3 MR. DUNN: I think I'm through all my questions.</p> <p>4 I'm going to look over my notes. I may have one or two</p> <p>5 followups at the end but in the meantime I'm going to</p> <p>6 stop asking questions, and if the other lawyers have</p> <p>7 questions for you, they can go ahead.</p> <p>8 MR. BILANKO: Let's take a quick break.</p> <p>9 (Recess.)</p> <p>10 MR. BILANKO: Back on the record.</p> <p>11</p> <p>12 EXAMINATION</p> <p>13 BY MR. BILANKO:</p> <p>14 Q. I introduced myself to you off the record. My name</p> <p>15 is Jeff Bilanko. I'm here representing On-Site Manager,</p> <p>16 Inc. I only have a couple questions for you.</p> <p>17 Were any landlord court -- any landlord-tenant court</p> <p>18 records used as a factor in denying Mr. Thompson, Junior or</p> <p>19 Mr. Thompson, Senior residency at Club Palisades?</p> <p>20 A. No.</p> <p>21 Q. Can you tell me why they were denied residency at</p> <p>22 Club Palisades?</p> <p>23 A. The amount of collection accounts and they did not</p> <p>24 meet the income qualifications.</p> <p>25 MR. BILANKO: That's all I have. Thank you.</p>
Page 43	Page 45
<p>1 MR. BILANKO: Object to form.</p> <p>2 A. Yes. I mean, we would consider something that had</p> <p>3 been dismissed.</p> <p>4 Q. FPI Management would consider admitting an</p> <p>5 applicant whose unlawful detainer case had been dismissed,</p> <p>6 is what you're saying?</p> <p>7 A. Yes.</p> <p>8 Q. Is there a person from FPI Management who would, I</p> <p>9 guess, make the decision whether to admit the applicant or</p> <p>10 not based on that type of scenario?</p> <p>11 A. That is where, if -- first off, if there's</p> <p>12 documentation that it's been dismissed, the site staff would</p> <p>13 submit that to On-Site to recalculate. If On-Site's</p> <p>14 recommendation still was declined, at that point it would go</p> <p>15 to our ticketing system with FPI where our director of</p> <p>16 training could make the recommendation and override.</p> <p>17 Q. And do you know who the director of training is?</p> <p>18 A. Johanna Gillespie.</p> <p>19 Q. G-i-l-l-e-s-p-i-e?</p> <p>20 A. Yeah.</p> <p>21 Q. And is Johanna Gillespie, does she work in</p> <p>22 Washington?</p> <p>23 A. California.</p> <p>24 Q. So that would be something that she does for all or</p> <p>25 at least a large swath of FPI Properties then?</p>	<p>1 MR. DUNN: That's it. We're done.</p> <p>2 (The deposition adjourned at 3:05 p.m.)</p> <p>3 (Signature reserved.)</p> <p>4</p> <p>5</p> <p>6</p> <p>7</p> <p>8</p> <p>9</p> <p>10</p> <p>11</p> <p>12</p> <p>13</p> <p>14</p> <p>15</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p>

12 (Pages 42 to 45)

DEPOSITION OF SHANNON DUSTIN, 8/24/16

Page 46

CORRECTIONS

1
2
3 PLEASE MAKE ALL CORRECTIONS, CHANGES OR CLARIFICATIONS TO
4 YOUR TESTIMONY ON THIS SHEET, NOT IN THE TRANSCRIPT ITSELF,
5 IF THERE ARE NO CHANGES, WRITE "NONE" ACROSS THE PAGE.
6 PLEASE SIGN THIS SHEET AND RETURN WITHIN 30 DAYS TO THE
7 ATTENTION OF ERIC DUNN, ESQ., AT 401 SECOND AVENUE SOUTH,
8 SUITE 407, SEATTLE, WA 98104 FOR FILING WITH THE ORIGINAL
9 TRANSCRIPT.

10 PAGE LINE CORRECTION AND REASON
11
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SHANNON DUSTIN

Page 47

REPORTER'S CERTIFICATE

1
2
3 STATE OF WASHINGTON)
4) ss.
5 COUNTY OF KING)
6
7 I, MARLIS J. DeJONGH, CCR, RPR, a Notary Public in
8 and for the State of Washington, do hereby certify:
9 That prior to being examined, the witness named in the
10 foregoing deposition was duly sworn to testify the truth,
11 the whole truth and nothing but the truth;
12 That said deposition was taken down by me in
13 shorthand at the time and place therein named and thereafter
14 transcribed by means of computer-aided transcription, and
15 that the foregoing transcript contains a full, true and
16 verbatim record of the said deposition;
17 I further certify that I have no interest in the
18 event of the action.
19 WITNESS my hand and seal this 30th day of August,
20 2016.
21

Notary Public in and for the State
of Washington, residing in Seattle.
My commission expires 01/15/2020.
Lic. No. DE-JO-NM-J498K9

13 (Pages 46 to 47)

MARLIS J. DeJONGH & ASSOCIATES
www.marlisdejongh.com

EXHIBIT 7 - PAGE 13 OF 13

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Rental Report for Glenn Thompson, 6/25/2015 for P101 at Lodge at Peasley Canyon

Rental Report for Glenn Thompson**Overall Recommendation****DECLINE**

This application does not meet one or more of your requirements that is set to "Pass/Fail". This recommendation has been automatically set to Decline. The Overall Recommendation was derived solely from your community's leasing criteria. On-Site makes no independent assessment of an applicant's qualifications.

Application **Rejected** by Emily Foster on 7/13/2015.

Score for Glenn Thompson: DECLINE

	Importance	Pass	Fail
Total monthly income to rent ratio exceeds 2.8	Pass/Fail		✓
Gross monthly income after rent and estimated debt exceeds 25.0% of the monthly income	Extremely	✓	
Maximum percentage of past due negative accounts is less than 25.0%	Extremely		✓
Unpaid collections and grossly delinquent past due balances do not exceed \$2,000.00	Extremely	✓	
May have been through a bankruptcy	Pass/Fail	✓	
No Landlord Tenant Court records or unpaid landlord collections	Pass/Fail	✓	
Has not had any misdemeanor convictions in the last 3 years	Pass/Fail	✓	
Has not had any felony convictions in the last 7 years	Pass/Fail	✓	
Is not a registered sex offender	Pass/Fail	✓	

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report. An applicant who is the subject of this report may obtain a free copy at any time by contacting On-Site Renter Relations.

El solicitante que es objeto de este informe puede obtener una copia gratuita por contactar On-Site Renter Relations.

WARNINGS**The Contents Of This Report Are Being Disputed**

The contents of the credit section of this report are currently being reviewed for accuracy. This warning will be removed once this dispute has been resolved. For a status update, you may call On-Site.com's Renter Relations department at (877) 222-0384.

APPLICANT: Inquiry/On-File Current Address Conflict (Experian)

The applicant's address does not match the address on record with the credit bureau. This could indicate fraudulent activity; you should verify that the address supplied is valid. Before proceeding you must verify that the information in the report relates to the actual applicant in question as required under FCRA Section 605(h). Review our bulletin for information on compliance.

SPECIAL CONDITION: income to rent ratio

On-Site.com identified an income to rent ratio that failed on this report. This recommendation has been automatically set to Decline.

Lease Notebook

Date	User	Note
6/25/2015		Glenn Thompson (glenda_redditt@yahoo.com) was sent a copy of their Rental Report.
6/25/2015		Glenn Thompson Jr. (glennthompson_20@yahoo.com) was sent a copy of their Rental Report.



Rental Report for Glenn Thompson, 6/25/2015 for P101 at Lodge at Peasley Canyon

Credit Quick Summary		
Custom scoring for this report:		
Medical collections not considered		Do not consider foreclosures.
Total monthly income (reported by Applicant)	\$850.00	
Total monthly income to rent ratio	1.62 (based on rent of \$1,262.00)	
Estimated monthly debt and rent payments	\$706.40 (83% of monthly income)	
Total number of accounts	1	
Accounts with no late payments	1 (0 unpaid past due)	
Accounts paid 30-59 days past due	0 (0 unpaid past due)	
Accounts paid 60-89 days past due	0 (0 unpaid past due)	
Accounts paid more than 90 days past due	0 (0 unpaid past due)	
Total outstanding balance	\$0.00 (\$0.00 past due)	
Outstanding revolving debt	\$0.00 (0% of limit) (\$0.00 past due)	
Outstanding loan balance	\$0.00 (\$0.00 past due)	
Bankruptcies, foreclosures, and legal items	1	
Collection total balance (includes past due)	\$1,752.00	
Landlord tenant court records found	0	

Identity	From Application	From Experian
Name:	Glenn Thompson	GLENN THOMPSON PATRICK THOMPSON
SSN:	██████████	██████████
Birth Date:	████ 1961	██ /1961
Driver's License #:	██████████ / WA	

Addresses	From Application	From Experian
	9681 54th Ave S Seattle, WA 98118 - US	6105 S 124TH ST. SEATTLE, WA 98178-3543 (Applicant) Reported 5/2010 59TH AVE S SEATTLE, WA 98178 (Applicant) Reported 11/2006 11273 59TH AVE S SEATTLE, WA 98178-2943 (Applicant) Reported 3/2006

Employment	From Application	From Experian
Applicant:	\$0.00/Yr. Total monthly Income: \$850.00	T I ENTERPRISE

Criminal History				
From On-Site.com				
Requested For Glenn Thompson	Location Searched (Insight America) Multi-State: AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	Period Searched 6/25/2008 - 6/25/2015	Requested 6/25/2015	Returned 6/25/2015
Results No Records Found				

Rental Report for Glenn Thompson, 6/25/2015 for P101 at Lodge at Peasley Canyon

National Sex Offender Registry History		
From On-Site.com		
Requested For Glenn Thompson	Date Requested 6/25/2015	Date Returned 6/25/2015
Results <i>No Records Found</i>		

Landlord Tenant Court Records
From On-Site.com
<i>There were no previous Landlord Tenant Court records found.</i>

OFAC SDN/Terrorist Watchlist Search		
From On-Site.com		
Requested For Glenn Thompson	Results <i>No records found</i>	Returned 6/25/2015

Collections				
From Experian				
Client Name AT T (Applicant) Collection Agency - ENHANCED RECOVERY CO L 8014 BAYBERRY RD, JACKSONVILLE, FL 32256 (800) 496-8941	Date 11/2014	Last Active	Orig. Amount \$958.00	Balance \$527.00
Comments ACCOUNT ASSIGNED TO COLLECTIONS				
Client Name TMOBILE (Applicant) Collection Agency - ENHANCED RECOVERY CO L 8014 BAYBERRY RD, JACKSONVILLE, FL 32256 (800) 496-8941	Date 3/2014	Last Active	Orig. Amount \$301.00	Balance \$301.00
Comments ACCOUNT ASSIGNED TO COLLECTIONS				
Client Name CENTURYLINK QWEST CORPORATION (Applicant) Collection Agency - EOS CCA PO BOX 981008, BOSTON, MA 02298	Date 10/2014	Last Active	Orig. Amount \$216.00	Balance \$216.00
Comments ACCOUNT ASSIGNED TO COLLECTIONS				
Client Name KENT (Applicant) Collection Agency - ALLIANCEONE RECEIVABLE 6565 KIMBALL DR, GIG HARBOR, WA 98335 (800) 456-8838	Date 8/2013	Last Active	Orig. Amount \$209.00	Balance \$209.00
Comments ACCOUNT ASSIGNED TO COLLECTIONS				
Client Name SEATTLE (Applicant) Collection Agency - ALLIANCEONE RECEIVABLE 6565 KIMBALL DR, GIG HARBOR, WA 98335 (800) 456-8838	Date 5/2010	Last Active	Orig. Amount \$130.00	Balance \$130.00
Comments ACCOUNT ASSIGNED TO COLLECTIONS				



Rental Report for Glenn Thompson, 6/25/2015 for P101 at Lodge at Peasley Canyon

Client Name SEATTLE (Applicant) Collection Agency - ALLIANCEONE RECEIVABLE 6565 KIMBALL DR, GIG HARBOR, WA 98335 (800) 456-8838	Date 5/2009	Last Active	Orig. Amount \$74.00	Balance \$74.00
	Comments ACCOUNT ASSIGNED TO COLLECTIONS			
Client Name COAST NATIONAL INSURANCE COM (Applicant) Collection Agency - LAMONT HANLEY & ASSOCI 1138 ELM ST, MANCHESTER, NH 03101 (603) 625-5547	Date 9/2011	Last Active	Orig. Amount \$51.00	Balance \$51.00
	Comments ACCOUNT ASSIGNED TO COLLECTIONS			

Legal Items**From Experian**

Plaintiff STATE OF WASHINGTON (Applicant) KING SUPERIOR CT-SEATT 516 3RD AVE STE E609, SEATTLE, WA 98104 By mail only	Date 7/2013	Case Number 132250225	Comments Judgment	Satisfied	Amount \$244.00
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Credit Accounts**From Experian**

Account Name DSHS/DCS OLYMPIA (Applicant) DSHS/DCS OLYMPIA PO BOX 11520, TACOMA, WA 98411	Opened	Last Active	30-59	60-89	90+	Past Due	Balance																																																																		
	3/1993	8/2014	0	0	0	\$0.00	\$0.00																																																																		
	Monthly Payment	High Credit	Type INSTALLMENT	Comments FAMILY SUPPORT																																																																					
Payment History																																																																									
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Rental Report for Glenn Thompson Jr., 6/25/2015 for P101 at Lodge at Peasley Canyon

Rental Report for Glenn Thompson Jr.

Overall Recommendation	
DECLINE	<p>This application does not meet one or more of your requirements that is set to "Pass/Fail". This recommendation has been automatically set to Decline. The Overall Recommendation was derived solely from your community's leasing criteria. On-Site makes no independent assessment of an applicant's qualifications.</p> <p>Application Rejected by Emily Foster on 7/13/2015.</p>

Score for Glenn Thompson Jr.: DECLINE			
	Importance	Pass	Fail
Total monthly income to rent ratio exceeds 2.8	Pass/Fail		✓
Gross monthly income after rent and estimated debt exceeds 25.0% of the monthly income	Extremely	✓	
Maximum percentage of past due negative accounts is less than 25.0%	Extremely		✓
Unpaid collections and grossly delinquent past due balances do not exceed \$2,000.00	Extremely		✓
May have been through a bankruptcy	Pass/Fail	✓	
No Landlord Tenant Court records or unpaid landlord collections	Pass/Fail	✓	
Has not had any misdemeanor convictions in the last 3 years	Pass/Fail	✓	
Has not had any felony convictions in the last 7 years	Pass/Fail	✓	
Is not a registered sex offender	Pass/Fail	✓	

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report. An applicant who is the subject of this report may obtain a free copy at any time by contacting On-Site Renter Relations. El solicitante que es objeto de este informe puede obtener una copia gratuita por contactar On-Site Renter Relations.

WARNINGS
<p>APPLICANT: Submitted Address Not In Records - ACTION REQUIRED (Experian)</p> <p>The bureau reports that the address supplied is invalid. This could indicate fraudulent activity; you should verify that the address supplied is valid. Before proceeding you must verify that the information in the report relates to the actual applicant in question as required by law under FCRA Section 605(h). Review our bulletin for information on compliance.</p>
<p>APPLICANT: Inquiry/On-File Current Address Conflict (Experian)</p> <p>The applicant's address does not match the address on record with the credit bureau. This could indicate fraudulent activity; you should verify that the address supplied is valid. Before proceeding you must verify that the information in the report relates to the actual applicant in question as required under FCRA Section 605(h). Review our bulletin for information on compliance.</p>
<p>APPLICANT: no matching birth date found</p> <p>The name and DOB for the primary applicant does not match any records on file. Please check if you entered the name accurately and re-run the report if necessary. This warning means that the applicant fraudulently submitted incorrect information or that the record on file is incorrect. You should carefully verify the information on the application before proceeding.</p>
<p>SPECIAL CONDITION: income to rent ratio</p> <p>On-Site.com identified an income to rent ratio that failed on this report. This recommendation has been automatically set to Decline.</p>

Lease Notebook		
Date	User	Note
6/25/2015		Glenn Thompson (glenda_redditt@yahoo.com) was sent a copy of their Rental Report.
6/25/2015		Glenn Thompson Jr. (glennthompson_20@yahoo.com) was sent a copy of their Rental Report.



Rental Report for Glenn Thompson Jr., 6/25/2015 for P101 at Lodge at Peasley Canyon

Credit Quick Summary		
Custom scoring for this report:		
Medical collections not considered		Do not consider foreclosures.
Total monthly income (reported by Applicant)	\$1,200.00	<i>This applicant has no credit accounts on file</i>
Total monthly income to rent ratio	1.62 (based on rent of \$1,262.00)	
Estimated monthly debt and rent payments	\$631.00 (53% of monthly income)	
Total number of accounts	0	
Accounts with no late payments	0 (0 unpaid past due)	
Accounts paid 30-59 days past due	0 (0 unpaid past due)	
Accounts paid 60-89 days past due	0 (0 unpaid past due)	
Accounts paid more than 90 days past due	0 (0 unpaid past due)	
Total outstanding balance	\$0.00 (\$0.00 past due)	
Outstanding revolving debt	\$0.00 (0% of limit) (\$0.00 past due)	
Outstanding loan balance	\$0.00 (\$0.00 past due)	
Bankruptcies, foreclosures, and legal items	1	
Collection total balance (includes past due)	\$4,532.00	
Landlord tenant court records found	0	

Identity	From Application	From Experian
Name:	Glenn Thompson Jr.	GLENN PATRICK THOMPSON, JR GLENN THOMPSON
SSN:	██████	██████
Birth Date:	████ 1988	
Driver's License #:	██████ / WA	

Addresses	From Application	From Experian
	9681 54th Ave S Seattle, WA 98118 - US	6105 S 124TH ST. SEATTLE, WA 98178-3543 (Applicant) Reported 7/2012 11273 29TH AVE SW SEATTLE, WA 98146-3458 (Applicant) Reported 10/2010 11273 59TH AVE S SEATTLE, WA 98178-2943 (Applicant) Reported 9/2008

Employment	From Application	From Experian
Applicant:	Security Golden Nugget Casino \$14,400.00/Yr. Total monthly Income: \$1,200.00	

Criminal History				
From On-Site.com				
Requested For Glenn Thompson Jr.	Location Searched (Insight America) Multi-State: AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	Period Searched 6/25/2008 - 6/25/2015	Requested 6/25/2015	Returned 6/25/2015
Results No Records Found				

CR45903495
Glenn Thompson Jr., 6/25/2015

OSMT000039

Rental Report for Glenn Thompson Jr., 6/25/2015 for P101 at Lodge at Peasley Canyon

National Sex Offender Registry History**From On-Site.com**

Requested For	Date Requested	Date Returned
Glenn Thompson Jr.	6/25/2015	6/25/2015
Results <i>No Records Found</i>		

Landlord Tenant Court Records**From On-Site.com***There were no previous Landlord Tenant Court records found.***OFAC SDN/Terrorist Watchlist Search****From On-Site.com**

Requested For	Results	Returned
Glenn Thompson Jr.	<i>No records found</i>	6/25/2015

Legal Items**From Experian**

Plaintiff	Date	Case Number	Comments	Satisfied	Amount
RAY KLEIN INC (Applicant) KING DIST CT -RENTON 3407 NE 2ND ST, RENTON, WA 98056 By mail only	8/2013	13411086	Judgment		\$4,532.00



In The Matter Of:
Glenn Thompson, Jr., et al. v.
On-Site Manager, Inc.

Joseph Davidson
September 30, 2016

CRS Inc.
Certified Court Reporters and Videographers
111 N. Market St., Suite 930
San Jose, CA 95113
408.298.3376 Toll Free 877.298.3376



Page 3

1 IN THE UNITED STATES DISTRICT COURT
2 FOR THE WESTERN DISTRICT OF WASHINGTON
3 AT SEATTLE
4 ---oOo---

5 GLENN THOMPSON JR., and)
6 GLENN THOMPSON SR.)
7 Plaintiffs) NO. 2:15-cv-01596-TSZ
8 vs.)
9 ON-SITE MANAGER, INC.,)
10 Defendant.)
11)
12)
13)
14 DEPOSITION OF JOSEPH DAVIDSON

15 Date: Thursday, September 30, 2016
16 9:55 a.m. - 1:44 p.m.

17 Place: ON-SITE MANAGEMENT
18 307 Orchard City Drive, Suite 110
19 Campbell, CA 95008

20 Reported by: Sarah K. Maksim C.S.R.
21 License No. 14053

22 CRS, INC.
23 Certified Court Reporters and Video
24 111 N. Market St., Suite 930
25 San Jose, CA 95113
(408) 298-3376 (DEPO) Toll Free (877) 298-3376
depos@crscourtreporters.com

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Page 4

1 Appeared telephonically for the Plaintiffs:
2 Leticia Camacho, Attorney at Law
3 Eric Dunn, Attorney at Law
4 Allyson O'Malley Jones, Attorney at Law
5 NORTHWEST JUSTICE PROJECT
6 401 Second Avenue S, Suite 407
7 Seattle, Washington 98104
8 (206) 464-1519
9 leticiac@nwjustice.org.
10
11 For the Defendant:
12 Jeffrey Bilanko, Attorney at Law
13 GORDON & REES, LLP
14 701 5th Avenue, Suite 2100
15 Seattle, Washington 98104
16 (206) 695-5100
17 jbilanko@gordonrees.com.
18
19 For the Defendant:
20 Michael J. Saltz, Attorney at Law.
21 JACONSON, RUSSELL, SALTZ, NASSIM & DE LA TORRE,
22 LLP
23 1880 Century Park East, Suite 900.
24 Los Angeles, California 90067
25 (310)446-9900
msaltz@jrsnd.com

1 JOSEPH DAVISON,
2 being first duly sworn by the Certified Shorthand
3 Reporter to tell the truth, the whole truth and nothing
4 but the truth, testified as follows:
5 (Exhibit 1 was marked for identification.)
6 EXAMINATION BY MS. CAMACHO
7 BY MS. CAMACHO:
8 Q. All right. So for the record, what is your
9 full name?
10 A. My full name is Joseph Eric Davidson.
11 Q. And, Mr. Davidson, have you had a deposition
12 before?
13 A. Yes.
14 Q. Okay. So you understand that I'm asking you
15 some questions to find out what you know about the facts
16 of the case?
17 A. Yes.
18 Q. And if you do not understand a question, let me
19 know, and I will rephrase it.
20 Do you understand that?
21 A. Yes.
22 Q. Now, if you answer a question, I'll assume that
23 you heard it and understood it.
24 Do you understand that?
25 A. Yes.

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1 Q. And we're starting late. I apologize for the
2 delay, but if at any point you want to take a break or
3 need a break or need to counsel with Mr. Bilanko, please
4 let me know.
5 Do you understand that?
6 A. Yes.
7 Q. Okay. And I'm not -- I wasn't there to witness
8 it, but I just heard that you have taken an oath to tell
9 the truth; is that correct?
10 A. Yes.
11 Q. Okay. Mr. Davidson; is that correct?
12 A. Yes.
13 Q. Okay. So you were named by On-Site to
14 participate in this 36(b) deposition. How long have you
15 worked at On-Site?
16 A. Since January 2015.
17 Q. Okay. And what is your current title?
18 A. I'm the director of screening services.
19 Q. Okay. And, Mr. Davidson, what do you do in
20 that capacity?
21 A. As the director of screening services, I am the
22 vendor liaison for our data providers since we are a
23 reseller. I'm in charge of the renter relations
24 department, which is tasked with working with applicants
25 or consumers if there are any questions or disputes.

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1 Q. Okay. And you understand that I'll be asking
2 you questions that you need to answer on behalf of
3 On-Site manager?
4 A. Yes.
5 Q. Did you receive a copy of the 30(b)(6)?
6 A. I did.
7 Q. Did you have a chance to review it?
8 A. I have.
9 Q. And you understand that I will be asking you
10 questions related to all the topics that are listed in
11 that 30(b)(6) deposition notice?
12 A. I do.
13 Q. Now, Mr. Davidson, generally, does On-Site
14 provide screening services to property managers on
15 networks to help them with screening potential tenants?
16 A. We do.
17 Q. And do these services include, like, the use of
18 On-Site's screening technology?
19 A. It does.
20 Q. And do these services include a computer tool
21 that says customizable rental criteria settings?
22 A. It does.
23 Q. And do these services include providing a
24 rental report to the property managers about those
25 prospective tenants?

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1 A. It does.
2 Q. And do these reports include details on credit,
3 criminal, and civil records?
4 A. They may.
5 Q. Okay. Do you have the exhibits in front of
6 you?
7 A. I do.
8 Q. All right. And please take a look -- we'll
9 start by looking at -- actually let me -- let me confirm
10 that we're on the same page. We have exhibits that are
11 numbered at the top right corner with a second
12 handwriting.
13 Do you see that?
14 A. I do.
15 Q. Okay. And they're numbered 1 through 60?
16 A. Yes.
17 Q. Is that what you're looking at?
18 A. It is.
19 Q. Okay. We'll -- we'll start by looking at -- at
20 the first three pages. Please take a moment to look at
21 those three pages.
22 A. Okay.
23 Q. Okay. So, Mr. Davidson, does it look to you
24 from these three pages, 1 to 3, that GreyStar Properties
25 or GreyStar property management has a service agreement

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1 with On-Site to provide tenant screening services to it?
2 A. It does.
3 Q. Okay. And would you agree from looking at
4 these three pages, 1 through 3, that GreyStar uses your
5 screening services for a property known as the Lodge at
6 Peasley Cannon in Federal Way, Washington?
7 A. Yes.
8 Q. Okay. Now, looking at -- let's see, looking at
9 page 3, do you see where it says "screening criteria"?
10 A. Are you referring to the top tab where it says,
11 "screening criteria"; and to it's right, it says,
12 "documents," and to it's right it says, "lease
13 policies"?
14 Q. I'm -- I'm are you looking at page 3?
15 A. I am indeed.
16 Q. Okay. So you see the top -- sort of towards
17 the top, it says, "Support, marketing, guest cards,
18 screening criteria"?
19 A. Yes.
20 Q. Okay. And then below that, there are some
21 headers that include, auto-decline, income, credit,
22 recommendation overrides, and applications types.
23 Do you see that?
24 A. Yes.
25 Q. Okay. Are these considered rental criteria

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1 factors?
2 A. They would.
3 Q. Okay. And are these factors based on what the
4 landlord determined is important to them?
5 A. It is.
6 Q. And are these factors then used by On-Site to
7 give the last rental report about prospective tenants?
8 A. Can you restate that?
9 Q. Yes. These factors, are these used by On-Site
10 to give the Lodge a rental report about prospective
11 tenants?
12 A. Depending how the question is worded, these
13 settings wouldn't specifically change the report.
14 Although, it may impact the clients -- the clients'
15 criteria may impact the recommendation, their
16 recommendation.
17 Q. Okay. So still on page 3, under -- looking,
18 for example, at income, where it says -- there are --
19 there are a couple of check marks.
20 Do you see that?
21 A. Yes.
22 Q. And one of them is, "Evaluate income-to-rent
23 ratio based on overall application income."
24 Do you see that?
25 A. Yes.

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1 Q. And then there's another -- also under
2 "income," it says, "Allow entry of housing allocation
3 income which will offset the rent."
4 Do you see that?
5 A. Yes.
6 Q. So looking at this particular page, page 3, and
7 that particular section under "income" under those two
8 check marks, would you agree that these are two factors
9 or criteria that the Lodge, once On-Site screen to -- to
10 consider when evaluating a prospective tenant?
11 A. Yes.
12 Q. Now, under "application types," at the bottom
13 of it, page 3, there's a check mark under "Allow rental
14 subsidies."
15 Do you see that?
16 A. Yes.
17 Q. Okay. So would you agree that the Lodge wanted
18 On-Site to allow for rental subsidies as it prepared a
19 rental report for the Lodge?
20 A. This check mark allows the Lodge's employees to
21 enter rental subsidies. And if those rental subsidies
22 are so entered and supplied to us, then, yes, it would
23 be considered.
24 Q. Well, then let me ask you about that,
25 Mr. Davidson. Is there anything that On-Site does at

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1 all when it is providing a rental report that allows
2 rental subsidies? Is there anything that you're screen
3 tool -- or your personnel do who consider the rental
4 subsidy?
5 A. There is nothing our personnel do. However,
6 the screening tool -- again, if so configured, and it is
7 for the Lodge -- if the leasing agent at the property
8 enters that information, our calculator will take that
9 information into account.
10 Q. So your calculator does take it into account?
11 A. If it is entered.
12 Q. Okay. Now, still on page 3, Mr. Davidson,
13 there are various categories or lines that have -- for
14 example, "Don't consider medical accounts or
15 collections." At the end it says, "Do not consider
16 medical."
17 Do you see that?
18 A. I do.
19 Q. And all the lines under credit have what looks
20 like an answer. For example, "Consider this many months
21 of credit history. All credit," and so on.
22 Do you see that?
23 A. I do.
24 Q. Okay. So are these additional considerations
25 that you're screening tool is supposed to calculate or

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1 look at what is making its calculations or its rental
2 report?
3 A. It does.
4 Q. Okay. Now, let's go back to page 1.
5 A. Okay.
6 Q. And, again, on page 1, we're looking at the
7 screening criteria. Is that correct, these are
8 additional criteria?
9 A. Yes.
10 Q. Okay. So, for example, there's, like,
11 headlines there as well like "Ability to pay rent,
12 credit history, residency history, criminal history."
13 Do you see that?
14 A. I do.
15 Q. Okay. So looking at under, "Ability to pay
16 rent," where it says, "Minimum monthly gross
17 income-to-rent ratio." And there's a factor of 2.8, and
18 then under "importance," it says, "pass, fail."
19 Do you see that?
20 A. I do.
21 Q. Okay. So is this -- is this ratio calculated
22 by computer, or are there rental specialists at On-Site
23 making those calculations to see whether the prospective
24 tenant missed that income-to-rent ratio?
25 A. This is done by computer.

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1 Q. Okay. So looking at the number 3, the --
2 excuse me, not 3, but page -- page 2.
3 Are you on page 2?
4 A. I am.
5 Q. Okay. So at the -- at the bottom of the page,
6 there's one of the -- one of the headlines is called,
7 "Range and recommendation."
8 Do you see that?
9 A. At that time bottom of page 2? Yes.
10 Q. Okay. And there's -- under -- under that
11 section, it says -- one of the lines says, "5 to 5.9,
12 decline." And then the next one says, "6 to 6.9, except
13 with a set deposit or a certain amount of \$500."
14 Do you see that?
15 A. I do.
16 Q. Okay. And when you look at this overall
17 document, just pages 1 and 2 in particular, it shows
18 that for every one of those lines or every one of those
19 categories or criteria, there's a degree of importance
20 either pass, fail, or extremely -- or not considered.
21 Do you see that?
22 A. I do.
23 Q. So if a tenant needs the -- or you're looking
24 at a prospective tenant, how does On-Site decide how
25 many points to give to a pass, for example, in ability

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1 to pay?
2 A. Well, On-Site doesn't decide; the client does
3 by utilizing --
4 Q. Then -- I'm sorry. Go ahead.
5 A. That's all.
6 Q. And when you say that the client decides, what
7 do you mean by that?
8 A. They decide when they enter the criteria in
9 these three pages, how they want things weighted.
10 Q. So they will tell you specifically, give these
11 number of points to income-to-rent ratio or residential
12 history or criminal history; is that correct?
13 MR. SALTZ: Objection. Vague and ambiguous as to
14 the term "you."
15 Go ahead and answer.
16 THE WITNESS: Yeah. The client will determine
17 which of these criterion are important or more
18 important. And then they will set its weighting and
19 that will impact how the calculator works and looks at
20 different aspects of the reports.
21 BY MS. CAMACHO:
22 Q. So when you enter into a service agreement in
23 this case, for example, the Lodge, they tell you this is
24 the factor on an income-to-rent ratio, and in order to
25 get -- if you get a pass, this is how many points to

Page 15

1 give it. And then you use that and -- to your formula,
2 you put into your screen tool; is that correct? Am I
3 understanding that correctly?
4 MR. SALTZ: I'm going to instruct him not to
5 answer that. It misstates his testimony. And you've
6 said "You, you, you, and your," throughout the whole
7 thing.
8 If you want to rephrase that question, he's
9 already told you On-Site doesn't enter these numbers.
10 And your question begins with, "When you enter these
11 numbers." So I'll let you re-ask that question in
12 another way.
13 BY MS. CAMACHO:
14 Q. Well, let me -- I'll rephrase it.
15 MR. SALTZ: Thank you.
16 BY MS. CAMACHO:
17 Q. When you read the service agreement with -- in
18 this case the last -- and they agree to use your
19 screening tool --
20 (Reporter clarification.)
21 BY MS. CAMACHO:
22 Q. And they agree to use your screening tool,
23 that's --
24 MS. CAMACHO: Actually can we take a five-minute
25 break?

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1 MR. BILANKO: Sure.
2 MS. CAMACHO: Give us five minutes.
3 (Off-the-record discussion.)
4 BY MS. CAMACHO:
5 Q. Mr. Davidson, let me go back. We were looking
6 at the documents on pages 1 and 2. And I guess one
7 thing that I can ask you is, looking at those categories
8 and the -- the importance that is given to them, that's
9 the -- does the importance of these categories related,
10 to the score?
11 A. It does.
12 Q. Okay. So for example, if it is a pass, how
13 much does that affect the score?
14 A. A pass/fail option is essentially binary. So
15 looking at this first example with income to rent, if
16 the applicant's income does not meet that 2.8 as the
17 Lodge at Peasley has set, it will simply result in a
18 fail. So in effect, it's not a score at all; it's just
19 a fail.
20 Q. Okay. And so if it is a pass, then that person
21 will not have a problem with that category?
22 A. That is correct.
23 Q. Okay. And what about, "extremely," how much
24 does that affect the score?
25 A. Significantly.

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1 Q. Okay. And if the importance is not considered,
2 what does that mean to you?
3 A. It would then mean it's not considered in the
4 score.
5 Q. Okay. And looking on the first page on page 1,
6 at the bottom of the page, there's also a scored range.
7 And this appears to be for individual applicants.
8 Am I understanding that correct?
9 A. Can you restate that?
10 Q. Yes. Are you looking at page 1?
11 A. I am.
12 Q. And are you looking at the bottom of the page
13 where it says, "score range and recommendations"?
14 A. I am.
15 Q. Okay. What's -- what's the minimum score that
16 you need if you're a prospective tenant to be accepted
17 in this section?
18 MR. BILANKO: I'll object to the scope that it's
19 -- object to the extent that that seems to be outside
20 the scope of this particular witness's testimony and
21 probably calls for speculation.
22 But I'm taking your question, Ms. Camacho, to mean
23 that what -- well, you know, I'll just stand on the
24 objection.
25 Sorry. Go ahead.

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1 THE WITNESS: Can you read back the question.
2 (Whereupon the record was read.)
3 THE WITNESS: Looking at Document 1, it looks like
4 the Lodge at Peasley Cannon will essentially accept
5 anyone that does not fail one of the pass/fail criteria
6 with -- you know, based on a multiple of rent or
7 additional deposit.
8 BY MS. CAMACHO:
9 Q. Okay. And let me ask you before I forget, what
10 is this document, this -- these two pages? What is this
11 a print-out of? This -- where did this come from?
12 A. This appears to be print screens of the Lodge
13 at Peasley Cannon's criteria.
14 Q. Okay. And these -- are these -- what -- let me
15 rephrase that. This -- does the Lodge have an account
16 with On-Site?
17 A. They do.
18 Q. And is the only way for them to access that
19 account is if they log onto On-Site?
20 A. Yes.
21 Q. Now, the way I -- I understand your program --
22 correct me if I'm wrong -- in terms of your relationship
23 with the Lodge -- so personnel of the Lodge have access
24 to an On-Site account that was created for GreyStar that
25 they can use when a prospective tenant applies for an

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1 apartment; is that correct?
2 A. Specific personnel, whomever the account holder
3 the Lodge or GreyStar has identified, yes.
4 Q. Okay. And whomever the Lodge identified to
5 access that accounts, they enter information and -- that
6 is given to them by that prospective tenants; is that
7 correct?
8 A. That is correct.
9 Q. Now, does the Lodge have -- excuse me, does
10 On-Site have access to these particular documents
11 normally, pages 1 and 2?
12 A. Specific personnel for technical support
13 issues, yes.
14 Q. Okay. So On-Site uses the information in this
15 document or in the Lodge's account to create a rental
16 report; correct?
17 A. Correct.
18 Q. Now, if a prospective tenant to the Lodge calls
19 and disputes information in the rental report, at that
20 point, does On-Site have access to the Lodge's account
21 -- or I'm not sure how you call it. Was it -- is it a
22 site? How do you call it? What do you call it?
23 A. Account.
24 Q. Account. Okay. So does On-site have access to
25 the Lodge's account at that point?

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1 A. No. They do not.
2 Q. Okay. If I understand and -- I mean, correct
3 me if I'm wrong -- if a prospective tenant to the Lodge
4 calls and speaks with one of On-Site rental relations
5 staff, On-Site at that point would log that information
6 in your salesforce.com program; is that correct?
7 A. Yes.
8 Q. And I understand that in addition to the
9 salesforce.com program, On-site's rental relations staff
10 can generate a report which they can review while
11 they're on the telephone discussing that prospective
12 tenant's report or while they're investigating a
13 dispute; is that correct?
14 A. Yes.
15 Q. Okay. And I understand that On-Site's rental
16 relations staff have the ability to correct an error if
17 they agree that a correction should be made.
18 Am I understanding that correctly?
19 (Reporter clarification.)
20 MR. BILANKO: Object to the form. Sorry.
21 (Reporter clarification.)
22 BY MS. CAMACHO:
23 Q. Okay. Let me ask again. Does On-Site have the
24 ability to correct an error on a tenant's rental report
25 -- prospective tenant report or not?

Page 21

1 MR. BILANKO: I'll restate my objection to form.
2 THE WITNESS: We have -- as a reseller, we don't
3 maintain any files. But we are able to suppress certain
4 information or redact certain information from the
5 report.
6 BY MS. CAMACHO:
7 Q. Okay. So if On-Site is able to suppress or
8 redact information about a particular tenant, does
9 On-Site send that information about that redaction to
10 anybody?
11 A. We will depending on the type of redaction.
12 Q. Okay. So can you explain that?
13 A. Can you repeat that?
14 Q. Right. I said, you will send the correction or
15 redaction information to somebody depending on the type
16 of redaction. So my question is: What type of
17 redactions allow you, or as a policy you decide to send
18 information or the redaction to somebody else?
19 MR. BILANKO: Object to the form.
20 MR. SALTZ: Vague and ambiguous as to the word
21 "somebody." And incomplete hypothetical.
22 You can answer if you understand.
23 THE WITNESS: We will, in cases, for example, in
24 cases where a case -- where a disposition may have been
25 updated or if a case, there has been an order to seal.

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1 We will certainly provide that back to our vendor.
2 BY MS. CAMACHO:
3 Q. Okay. And by -- by vendor, what do you mean
4 being? Can you tell me about that?
5 A. The vendor would be the company that provided
6 the specific information.
7 Q. Okay. So -- but if you redacted or suppressed
8 information about a prospective tenant that wasn't in a
9 renter report, do you send that information to the
10 landlords that originally had received that report, that
11 information about the tenant?
12 A. We will.
13 Q. And do you send information to the prospective
14 tenant about that redaction or suppression of
15 information?
16 MR. SALTZ: Objection. Incomplete hypothetical.
17 MR. BILANKO: Form.
18 THE WITNESS: The answer is yes. And how it
19 happens would be dependent on how the applicant reached
20 out to us.
21 BY MS. CAMACHO:
22 Q. And is this in -- well, actually let me ask you
23 about that. Did you -- did I understand you to say that
24 you will send information to the prospective tenant
25 depending on -- on how that person reached out to you;

Page 23

1 is that correct?
2 MR. SALTZ: Objection. Incomplete hypothetical.
3 THE WITNESS: That is.
4 BY MS. CAMACHO:
5 Q. And so what do you mean by that, Mr. Davidson?
6 What do you -- what -- if a person calls you, do you --
7 what do you do if a tenant called you and said, "I am
8 disputing this particular information" and then you
9 redact that information. What do you do? Do you call
10 that tenant back? Do you write them a letter? What do
11 you do?
12 MR. BILANKO: Object to the form. Incomplete
13 hypothetical.
14 Go ahead and answer the question.
15 MR. SALTZ: If you can.
16 THE WITNESS: If an applicant calls in with an
17 inquiry or a dispute, we will ask them if they want to
18 handle it over the telephone, which I would say
19 virtually all of them do. If they're willing to handle
20 it verbally over the telephone, we will ask what the
21 issue is, where their concern is. We will work through
22 that issue oftentimes when they're waiting on the line.
23 And we will then explain to them the changes that we are
24 making. If they have some sort of desire to receive
25 this by US mail or e-mail, we will go ahead and push the

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1 completed report back to them with the revisions. We
2 will obviously just tell them the changes that -- that
3 we've made, we're removing this, we're updating that.
4 And that, we will automatically submit back to the
5 client that requested this information to begin the
6 whole process. But we will also, if the applicant
7 requests, we will pass that information back to anyone
8 else who has received it in the past six months, as I
9 believe, but it may be longer.
10 BY MS. CAMACHO:
11 Q. So in relation to passing that information
12 forward, do you save that information about the
13 suppression or redaction anywhere?
14 A. Again, depending on the particular issue, yes.
15 Q. So what -- what sorts of data redactions do you
16 consider should be -- should be saved?
17 A. What sort of redactions? Can you possibly
18 rephrase that?
19 Q. Do you have a list of data that you save if
20 this particular item is suppressed or redacted? This
21 has to be saved?
22 A. Yes.
23 Q. That's a -- yes?
24 A. I'm sorry. Yes. While we don't maintain any
25 files, per se, because we are a reseller, we do maintain

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1 what you might call a redaction file that will consist
2 of specific key elements -- social security number being
3 an excellent example since it's really the only unique
4 identifier for a consumer -- as well as any specific
5 details about the case that needs to be redacted. For
6 example, a case number or court would be an excellent
7 example of those elements.
8 Q. And where do you save that information if that
9 -- does that information go on salesforce.com or where
10 does that -- that -- where is that information saved,
11 that redaction file?
12 A. The redaction file is saved on a server, which
13 is then utilized moving forward, when that consumer
14 comes back through -- if that consumer comes back
15 through our system. We will hit up against that
16 redaction file prior to issuing a report.
17 Q. Do you -- do you check every prospective tenant
18 that comes in with that redaction file?
19 A. We do.
20 Q. And is any of that information that goes
21 straight to the redaction file saved on the
22 salesforce.com record?
23 A. It is not.
24 Q. What -- can you tell for me what goes on to the
25 salesforce.com records?

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1 A. The salesforce.com records are the interactions
2 between applicants and renter relations department.
3 Q. And if it appears that any time there's
4 interactions between an applicant and a renter and
5 relations specialist, that interaction will go into your
6 salesforce.com records?
7 A. That is our policy. Yes.
8 Q. Is there any reason why there aren't any
9 salesforce.com records for the Thompson's?
10 (Reporter interruption.)
11 MS. CAMACHO: For the Thompson's in this case --
12 the plaintiffs in this case.
13 MR. BILANKO: I didn't hear the question.
14 MR. SALTZ: I don't understand the question
15 either.
16 MR. BILANKO: Can you repeat what you got of the
17 question, madam court reporter?
18 (Whereupon the record was read.)
19 BY MS. CAMACHO:
20 Q. For the Thompson's, the plaintiffs in this
21 case?
22 MR. SALTZ: Are you asking a double negative? Are
23 you asking for him to assume facts not in evidence? Go
24 -- you can -- objection. Assumes facts not in evidence.
25 Go ahead and answer.

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1 THE WITNESS: If that is the case, and I don't
2 know that it is, it is possible that, based on when we
3 looked for this information, Salesforce had been purged.
4 We don't maintain everything forever. You know, that --
5 that would be one hypothesis.
6 BY MS. CAMACHO:
7 Q. How long do you maintain records in Salesforce
8 account?
9 A. For renter relations, usually nine months.
10 Q. Now, looking at the exhibits, please take a
11 look at -- at the report that starts on page 4 and goes
12 pages 4 through 10.
13 Do you have that in front of you, Mr. Davidson?
14 A. I'm looking at it right now.
15 Q. Okay.
16 A. Okay.
17 Q. Was this document prepared by On-Site?
18 A. It was.
19 Q. And was it prepared for the Lodge?
20 A. I am looking.
21 MR. SALTZ: I'm sorry. Are we talking about
22 document number 5, Latisha?
23 MS. CAMACHO: I'm looking at pages 4 through 10.
24 MR. SALTZ: That's not a report. Okay.
25 THE WITNESS: Can you restate --

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1 BY MS. CAMACHO:
2 Q. Mr. --
3 A. Yes. Can you read back the question?
4 Q. Yes. The question is whether these documents,
5 pages 4 through 10, was prepared for the Lodge.
6 A. This contains a report prepared before the
7 lodge, but it is also inclusive of internal notes.
8 Q. Okay. And if you look at page 4, at the -- at
9 the top of the page on the left-hand corner, it says,
10 "On-Site.com - detailed screening Glenn Thompson."
11 A. Yes.
12 Q. And then if you look at the bottom, on the
13 bottom right, it says page 1 of 7.
14 Do you see that?
15 A. Yes.
16 Q. Okay. So is this document saved on On-Site's
17 tenant screening program?
18 A. Sorry. Can you repeat that? Is it saved on
19 what program?
20 Q. On On-Site's tenants' screening program?
21 MR. SALTZ: Huh?
22 (Reporter interruption.)
23 MR. SALTZ: Vague and ambiguous as to, "On-Sites
24 tenants' screening program." If you know -- if On-Site
25 has the stuff in a tenant screening program, you can

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1 answer.
2 THE WITNESS: Yes.
3 BY MS. CAMACHO:
4 Q. Mr. Davidson, was that you?
5 A. Yes.
6 Q. And is the answer yes?
7 A. Yes.
8 Q. Does the Lodge have full access to this
9 document in this format?
10 A. It does not.
11 Q. Okay. And is this -- document is -- details
12 screening prepared before every prospective tenants that
13 calls on On-Site about their rental report?
14 A. No.
15 Q. So when is it prepared?
16 A. I'm a bit confused.
17 Q. Under what circumstances is this type of
18 detailed screening document prepared?
19 MR. SALTZ: Okay. This is not a -- I think
20 there's confusion here because you're not looking at a
21 tenant screening report that is prepared in a tenant
22 screening program. If I -- I'm going to ask the witness
23 to explain to you what this document is to avoid seven
24 hours of questions, because you're not looking at a
25 tenant's screening report.

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1 Joe, can you tell her what this document is?
2 THE WITNESS: Yes.
3 MR. SALTZ: Thank you.
4 THE WITNESS: This document, while it does include
5 the tenant screening report, it also includes internal
6 notes, internal comments, things -- a lease notebook
7 that you can see on page 6, which is not available to
8 the applicant nor to the client, so...
9 MR. SALTZ: So this is not produced by your tenant
10 screening program?
11 THE WITNESS: No -- not, no.
12 MR. SALTZ: Thank you.
13 These are your internal notes?
14 THE WITNESS: Correct.
15 MR. SALTZ: As to what's happened here?
16 THE WITNESS: Correct.
17 MR. SALTZ: Thank you.
18 Does that help?
19 MS. CAMACHO: That's -- yes. Thank you.
20 MR. SALTZ: All right. Thank you.
21 BY MS. CAMACHO:
22 Q. Let me ask you to look at page 5, please.
23 A. Okay.
24 Q. See how at the -- sort of at the top -- towards
25 the top of the page, there's a heading called

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1 "disputes."
2 Do you see that?
3 A. I do.
4 Q. And then right below it, it says, "7-9-2015
5 credit resolved."
6 Do you see that?
7 A. Yes.
8 Q. And then below that, there's -- there's a
9 section called "warnings," and right below it, there's a
10 section called "renter relations disputes."
11 Do you see that?
12 A. I do.
13 Q. And then below -- under rental relations
14 disputes, it says, "This tenant has not submitted any
15 disputes."
16 Do you see that?
17 A. I do.
18 Q. So what -- isn't that wrong? I mean, at the
19 top, it says, "7-9-15." There's a dispute that was
20 resolved and then it says this tenant has not submitted
21 any disputes which -- I mean, which is it?
22 A. When was this document created?
23 Q. You -- you tell me, Mr. Davidson, when was this
24 document?
25 A. When did we submit this document? Is this the

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1 one -- yesterday?
2 Starting in June 2016, we underwent an initiative
3 to make the dispute process more streamlined and easier
4 for applicants. So this is something that would have
5 only started to appear since June 2016.
6 Q. Which part of it?
7 A. Just that block that says, "Renter relations
8 dispute, this tenant has not submitted any disputes,
9 open dispute."
10 Q. Okay. That part was added in June -- since
11 June 2016?
12 A. Correct.
13 Q. Okay. Well, let me ask you: What constitutes
14 a dispute for On-Site?
15 (Reporter interruption.)
16 BY MS. CAMACHO:
17 Q. What constitutes a dispute for On-Site?
18 MR. BILANKO: Object to form. "What constitutes a
19 dispute for On-Site," I think was the...
20 MR. SALTZ: You mean, what grievances does On-Site
21 have with the world? I don't understand the question.
22 Does On-Site have --
23 BY MS. CAMACHO:
24 Q. If a prospective tenant calls On-Site, how do
25 you determine that that particular conversation is or is

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1 not a dispute?

2 MR. SALTZ: Objection. Vague and ambiguous as to

3 the term "you."

4 THE WITNESS: Answer?

5 BY MS. CAMACHO:

6 Q. Mr. Davidson?

7 MR. SALTZ: Mr. Davidson, how do you -- I guess

8 she's asking you, not in your capacity as On-Site. She

9 didn't ask what On-site. So she asked what you --

10 MS. CAMACHO: Mr. Saltz, let --

11 BY MS. CAMACHO:

12 Q. Let me jump in. Mr. Davidson, you're here

13 today as a deponent speaking on behalf of On-Site;

14 correct?

15 A. Correct.

16 Q. And so when I say "you," I mean, On-Site.

17 Do you understand that?

18 MR. SALTZ: I object to that instruction because

19 you asked him if he had read the documents and you

20 obviously meant him when you use the word "you." If he

21 had read the deposition notice. You had asked him about

22 him personally and his qualifications.

23 So let's just instead of using the word "you,"

24 let's use the word "On-Site". It's not that difficult

25 if you want to know what On-Site would do rather than

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1 what Joe Davidson, as an individual, would do; or else I

2 have to keep objecting to the fact that you have then,

3 in the same deposition, used the word "you," to have two

4 different meanings.

5 BY MS. CAMACHO:

6 Q. Mr. Davidson, do you need the court reporter to

7 repeat the question --

8 A. I do.

9 Q. -- from the transcript?

10 MS. CAMACHO: Court reporter, please?

11 (Off-the-record discussion.)

12 BY MS. CAMACHO:

13 Q. Mr. Davidson, when someone calls -- when a

14 prospective tenant calls On-Site, what does that

15 prospective tenant have to do for On-Site -- what

16 particular information is considered a dispute by

17 On-Site?

18 MR. BILANKO: Object to the form.

19 Go ahead.

20 THE WITNESS: Any time an applicant calls in and

21 states that something is incorrect on the report,

22 obviously, our first question is whether they have seen

23 a copy of the report. If they have not seen a copy, we

24 will provide them a copy assuming they have seen a copy,

25 we will then ask them -- if they don't clearly

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1 articulate, we will ask them where the inaccuracy may

2 lie.

3 BY MS. CAMACHO:

4 Q. So if a prospective tenant is discussing an

5 inaccuracy in their report with On-Site. What types of

6 inaccuracies does On-Site consider to be disputes?

7 MR. SALTZ: Huh?

8 MR. BILANKO: Object to the form. What -- I don't

9 know.

10 MR. SALTZ: Is the question, what type of

11 inaccuracies does On-Site consider a dispute?

12 MR. BILANKO: Inaccuracy.

13 MR. SALTZ: Inaccuracies. Sorry. Is that -- is

14 that the question, Latisha?

15 BY MS. CAMACHO:

16 Q. Mr. Davidson?

17 A. Can you rephrase the question?

18 Q. Yes. You stated that prospective tenants may

19 call your On-Site renters relations staff and may -- may

20 report inaccuracies in the rent report prepared by

21 On-Site; is that correct?

22 A. Yes.

23 Q. So what -- if a prospective tenant is reporting

24 what they consider inaccurate or an inaccuracy in their

25 report, at what point does On-Site determine that the

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1 prospective tenant is disputing something in the report?

2 MR. SALTZ: Hold on. Can you read back that

3 question?

4 (Whereupon the record was read.)

5 MR. SALTZ: You can answer that if there's a...

6 THE WITNESS: Once an applicant has -- understand

7 that it -- it's not infrequent for applicants to call

8 up, you know, essentially just disputing whatever

9 decision a property has made. So that would not be a

10 dispute, if you would, for us.

11 If they point out a specific inaccuracy, for

12 example, this case was not -- you know, this case is

13 still pending or this case was dismissed, if they pull

14 out a specific inaccuracy, we will consider that a

15 dispute.

16 MS. CAMACHO: Let's take a five-minute break. Is

17 that okay?

18 MR. BILANKO: Yes. Great.

19 (Off-the-record discussion.)

20 BY MS. CAMACHO:

21 Q. Okay. Mr. Davidson, do you have the exhibits

22 in front of you?

23 (Reporter clarification.)

24 MS. CAMACHO: We're on the record.

25 THE WITNESS: Yes.

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1 BY MS. CAMACHO:
2 Q. Okay. So let's continue looking at the
3 documents we were discussing right before the -- right
4 before the break. And earlier I think you said that
5 sometimes On-Site receives calls from applicants that
6 are denied admission to rental properties; is that
7 correct?
8 A. Yes.
9 Q. And do these applicants say they were given a
10 reason -- or do some of these applicants say they were
11 given a reason for the denial by the property?
12 (Reporter interruption.)
13 BY MS. CAMACHO:
14 Q. Yes. When these applicants or these
15 prospective tenants call, do they say they were given a
16 reason for the denial by the -- the property management?
17 MR. SALTZ: Calls for speculation. Object to
18 form.
19 THE WITNESS: They should have already received a
20 copy of an adverse action letter listing the reasons for
21 the denial from the property.
22 BY MS. CAMACHO:
23 Q. Okay. So when they call, they do have a reason
24 -- the reason for the denial when they call On-Site?
25 A. They should, yes.

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1 Q. Okay. So for example, looking at page 4, do
2 applicants sometimes say that they're turned down
3 because of their criminal record?
4 A. Yes.
5 Q. And they -- and they -- and they -- do they --
6 and they deny that they have a criminal record?
7 MR. SALTZ: I'm sorry. Is the question, has any
8 applicant ever denied that they have a criminal record?
9 MS. CAMACHO: Yes.
10 MR. SALTZ: I'm going to instruct him not to
11 answer that question. It's beyond the scope of this
12 case and deposition. There's no criminal records
13 involved.
14 BY MS. CAMACHO:
15 Q. Mr. Davidson, if a -- if an applicant calls on
16 On-Site and says, "I was turned down because of a
17 criminal record," and I deny, would you treat that as a
18 dispute? "You" meaning On-Site?
19 MR. BILANKO: Again, relevance on this one.
20 MR. DUNN: Well, relevance is not a permissible
21 basis in which to instruct the witness not to answer a
22 question.
23 MR. BILANKO: I did --
24 MR. DUNN: Are you really going to instruct him
25 not to answer this question?

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1 MR. BILANKO: Did you hear me instruct him not to
2 answer the questions, Mr. Eric Dunn, who is not taking
3 the deposition?
4 MR. DUNN: Yes. I did hear, and that's a blatant
5 violation of the discovery rules. So I would ask you to
6 reconsider that.
7 MR. SALTZ: If you would like me to have the court
8 reporter repeat everything that had just transpired in
9 the last two questions, I am more than happy to have her
10 do that so you will hear that I did not instruct him to
11 answer the last question.
12 The first question, when you were talking about
13 criminal records, I did instruct him not to answer.
14 It's beyond the scope; it's harassing. It's not part of
15 the deposition notice, nor is it part of this case.
16 This case does not have any criminal aspect to it
17 whatsoever. That is the definition of a fishing
18 expedition.
19 And if you ask, I'll let him answer this one
20 question. But if you ask another question about
21 criminal records, I'm telling him not to answer and you
22 can take this up before Judge Zilly and let him know why
23 your notice says nothing about criminal records and the
24 case has nothing about criminal records --
25 MR. DUNN: Okay.

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1 MR. SALTZ: -- and you're wasting our time --
2 So go ahead.
3 (Unintelligible colloquy.)
4 BY MS. CAMACHO:
5 Q. Mr. Davidson?
6 THE WITNESS: Can you please read back the
7 question?
8 (Whereupon the record was read.)
9 THE WITNESS: Yes.
10 BY MS. CAMACHO:
11 Q. Would you investigate?
12 MR. BILANKO: "You," meaning On-Site?
13 MS. CAMACHO: Yes.
14 THE WITNESS: It's On-Site's policy to do so.
15 BY MS. CAMACHO:
16 Q. And would you -- let me move to a different
17 question. What about if an applicant called and said,
18 "I was turned down because of a landlord/tenant record
19 denying -- deny -- had denied that this is my record."
20 Would you treat that as a dispute?
21 A. Yes. It is our policy.
22 Q. And do you reinvestigate?
23 A. We do.
24 Q. And if a prospective tenant -- how -- how would
25 you reinvestigate?

<p style="text-align: right;">Page 41</p> <p>1 MR. BILANKO: Object to the form. 2 THE WITNESS: It would be highly -- 3 BY MS. CAMACHO: 4 Q. Let me -- 5 A. Go ahead. 6 Q. Go ahead, Mr. Davidson. 7 A. It would vary based on the nature of the 8 dispute. 9 Q. So in a -- in a case, for example, involving a 10 landlord/tenant of record, what would you do to 11 reinvestigate? 12 (Reporter interruption.) 13 MR. BILANKO: Landlord/tenant record. 14 MR. SALTZ: Objection. Vague and ambiguous as to 15 the term "you." 16 THE WITNESS: It's On-Site's policy to work with 17 the vendor who provided that information. But since 18 that can take time, and our goal is to assist applicants 19 as quickly as possible, we will utilize whatever tools 20 we may have at our disposal. 21 For example, if someone claimed a disposition was 22 incorrect and that Court was available online, we would 23 certainly go online and see if we could determine that, 24 yes, indeed the disposition was different; so that we 25 can go ahead and quickly expedite the applicant's</p>	<p style="text-align: right;">Page 43</p> <p>1 Q. And in that case, what would you do to 2 reinvestigate? 3 A. We would -- again, it's variable based on the 4 specifics. But it's On-Site's policy to see, again, the 5 goal is to expedite these as quickly as possible if the 6 applicant is willing and able to provide some sort of 7 valid documentation that can show something, a 8 collections account has been paid, we will take that 9 document. We will validate that document for, say, in 10 this example, with the collections agency. And we will 11 go ahead and update that item as well as provide a copy 12 back to the collections agents to modify their records 13 if they have not already done so. 14 Q. A moment ago, you -- you said that On-Site 15 would reinvestigate a dispute the landlord/tenant 16 records. So what method would On-site use to 17 reinvestigate a landlord/tenant court record if the 18 applicant claimed he was misidentified as the defendants 19 in the eviction action? 20 MR. BILANKO: Object to the form. And asked and 21 answered. 22 MR. SALTZ: Incomplete hypothetical. 23 THE WITNESS: Again, based on the specifics, it 24 would be On-Site's policy. If it's something that they 25 can quickly validate and verify, they would go ahead and</p>
<p style="text-align: right;">Page 42</p> <p>1 dispute. 2 BY MS. CAMACHO: 3 Q. And when you say that you quickly expedite the 4 dispute, I mean, if you learn that -- that information 5 was incorrect on the original report, what -- what else 6 do you do once you find out that the information wasn't 7 correct? 8 MR. BILANKO: Object to the form. She said "you," 9 twice. 10 THE WITNESS: It's On-Site's policy to modify the 11 report as well as send that modification to the vendor 12 who provided that information as well as to reissue 13 reports to the client as well as make available a copy 14 of that report that modified report to the applicant. 15 BY MS. CAMACHO: 16 Q. And if a prospective tenant called and said 17 they were -- he or she was turned down because of a -- 18 unpaid collections and they deny the information of 19 either report about those unpaid collections, would you 20 also treat that as a dispute? 21 A. We would. 22 Q. And would you also reinvestigate that dispute? 23 MR. BILANKO: Object to the form. 24 THE WITNESS: It is On-Site's policy to do so. 25 BY MS. CAMACHO:</p>	<p style="text-align: right;">Page 44</p> <p>1 remove that record from the report. 2 BY MS. CAMACHO: 3 Q. And what if -- what if that couldn't be done 4 quickly? What would -- what steps would On-site take? 5 A. If it -- 6 MR. BILANKO: Object to the form. 7 THE WITNESS: I'm not sure I understood. Did you 8 say "could" or "couldn't"? 9 BY MS. CAMACHO: 10 Q. Could not. 11 A. If it could not be done quickly? We would -- 12 Q. Right. 13 A. We would notify the applicant that is something 14 that required further research. If that applicant were 15 willing to provide us a copy of their e-mail address, we 16 would notify them that once we have made a 17 determination, that they will receive an updated copy of 18 their report through an e-mail address. 19 If they were unwilling or did not have an e-mail 20 address, we would notify that they are free to call in 21 to check in the status. Or if they so chose, we could 22 send a copy of that report to their address by US mail. 23 Q. Now, the -- the document that we have been 24 looking at, pages 4 through 10, includes comments. And 25 there's a section on page 2, that says, "Screening</p>

<p style="text-align: right;">Page 45</p> <p>1 report comments." 2 Do you see that -- excuse me, on page 5? 3 A. I do see that. 4 Q. Okay. And do the people making these notes, do 5 they work for On-Site, or do they work for the Lodge? 6 A. They work for On-Site. 7 Q. Okay. Now, looking at page 6. 8 A. Yes. 9 Q. At -- at -- Mr. Davidson, at the top of page 6, 10 there are two notes including -- or two comments 11 including one that's dated 6-25-2015 by Ty Ospring. 12 Do you see that? 13 A. I do. 14 Q. Okay. And it says, 2:49: "Glen called. I 15 removed LL filing as false positive (wrong name and no 16 matching address). 17 Do you see that? 18 A. I do. 19 Q. Was that considered a dispute? 20 A. It was. 21 Q. And the next sentence in the comments, it says, 22 "Advised to contact property to report all Section 23 8/Supplemental income to property." 24 Do you see that? 25 A. I do.</p>	<p style="text-align: right;">Page 47</p> <p>1 A. Yes. 2 Q. Does -- let me ask you this. Does On-Site have 3 any procedures for incorporating information about a 4 subsidy into that report if it knows there's a subsidy? 5 MR. BILANKO: Object to the form. Asked and 6 answered. 7 THE WITNESS: We do not. 8 BY MS. CAMACHO: 9 Q. Just give me one moment of looking at my notes. 10 On page 5, Mr. Davidson, at the bottom, in the 11 section under, "Screening report comments," there is 12 also an -- a comment from someone named Elizabeth 13 Hernandez, that is dated 7-10-2015. 14 Do you see that? 15 A. I do. 16 Q. And it says, "Advised applicant we do not used 17 income, property would need to edit." 18 Do you see that? 19 A. I do. 20 Q. What is this notation about? 21 A. I would have to speculate on that. But 22 ostensibly since -- based on the 6-25 note from Ty 23 Ospring where he noted that he advised the applicant to 24 contract the property report Section 8 income. I 25 presume that the applicant Mr. Glenn Thompson must have</p>
<p style="text-align: right;">Page 46</p> <p>1 Q. Was that considered a dispute? 2 A. That is not. 3 Q. And can you tell me why that's not a dispute? 4 A. Because that has to do with the client's 5 criteria that they have set and that they control and 6 does not have to do with the data elements that we 7 provided back. 8 Q. And it is the -- it is the -- the landlord or 9 the property management that controls that criteria 10 about income; is that correct? 11 A. Yes. 12 Q. So does On-Site ever correct that 13 income-to-rent ratio if it knows the tenant is a Section 14 8 voucher? 15 A. We do not. 16 (Reporter interruption.) 17 BY MS. CAMACHO: 18 Q. Yes. Does On-Site ever correct that income to 19 rent ration if it knows the tenants have a Section 8 20 voucher? 21 Does -- 22 MS. CAMACHO: Are you ready court reporter? 23 (Reporter clarification.) 24 BY MS. CAMACHO: 25 Q. And Mr. Davidson?</p>	<p style="text-align: right;">Page 48</p> <p>1 called again on 710 asking about the same issue to which 2 we, again, notified him that we did not handle that and 3 that had to go through the property. 4 Q. Let me go back to something for a moment. 5 Please take a look at page 11. 6 A. Page 11? 7 Q. Yes. 8 A. Okay. 9 Q. And it's a document called charges report. And 10 there are several names and in the middle of -- of that 11 list of names, dated six -- there's a date, 6-25-2015, 12 for all of them. But in the middle there's a -- the 13 names of Glenn Thompson Jr., and Glenn Thompson. 14 Do you see that? 15 A. I do. 16 Q. And it looks like both Glenn Thompson and Glenn 17 Thompson Jr., paid \$24; correct? 18 A. No. 19 Q. What are those \$24's for? 20 A. That is what On-Site charged the Lodge. 21 Q. Okay. So On-Site charged the Lodge for -- and 22 then there's a description of -- of this a credit check, 23 E-signatures and so on. 24 Do you see that? 25 A. I do.</p>

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<p>1 Q. You know the document that we were just looking 2 at, pages 4 through 10, are at least a detailed 3 screening for Mr. Thompson Sr. 4 Why isn't there this type of report for 5 Mr. Thompson, Jr? 6 A. Hmm? Is there not? 7 MR. BILANKO: I'm sorry. What's the question? 8 MR. SALTZ: What report are you referring to? 9 MS. CAMACHO: We were provided this document, 10 pages 4 through 10 yesterday for Thompson Sr., but not 11 for Thompson Jr. 12 BY MS. CAMACHO: 13 Q. And I'm asking you, Mr. -- Mr. Davidson, would 14 there be a similar report for Thompson Jr., on your 15 records? 16 A. No. 17 Q. And why not? 18 A. My understanding is Thompson Jr. did not call 19 with a dispute. 20 Q. Now, looking at -- looking at the report that 21 starts on pages -- on page 13 -- pages 13 through 16, 22 and there's a rental report for Glenn Thompson. 23 Please take a look at that. 24 (Off-the-record discussion.) 25 THE WITNESS: Okay.</p>	<p>1 income-to-rent ratio. It says it exceeds 2.8. And then 2 under, "report," it says "fail." 3 Do you see that? 4 A. I do. 5 Q. And then there's -- toward the bottom of the 6 page, there's a warning section with -- with three 7 separate sections. And the last one at the bottom of it 8 -- of the warning section, "Special condition income to 9 ratio." 10 Do you see that? 11 A. I do. 12 Q. And it says that that recommendation has been 13 automatically set to decline. 14 Do you see that? 15 A. I do. 16 Q. And if I understood you correctly, from what 17 you stated earlier, if a person did not meet that 2.8 18 income-to-rent ratio, then they would automatically 19 fail; is that -- is that correct? 20 A. It is. 21 Q. And in this case, is this recommendation set by 22 the -- was it set by the Lodge or by On-Site? 23 A. It's set by the Lodge. 24 MR. BILANKO: Object to the form. 25 BY MS. CAMACHO:</p>
Page 50	Page 52
<p>1 BY MS. CAMACHO: 2 Q. Is this a copy of the rental report that was 3 for Glenn Thompson Sr., that was prepared by On-Site? 4 A. It is. 5 Q. Now, at the top of page 13, there's a sentence 6 that says, "Rental report for Glenn Thompson," and it's 7 dated 6-25-2015. 8 Do you see that? 9 A. I do. 10 Q. And then under overall recommendation, which is 11 the very first section on that report on page 13, at the 12 bottom of that section, it says, "Application rejected 13 by Emily Foster on 7-13-2015." 14 Do you see that? 15 A. I do. 16 Q. Do you agree that these reports not have been 17 printed prior to 7-13-2015? 18 A. I do. 19 Q. Now, also, on -- still on page 13, there's a -- 20 there's a section that says, "Score for Glenn Thompson, 21 declined," and then it has a number of categories. 22 Do you see that? 23 A. I do. 24 Q. And the first line under that -- under that 25 score, there's a -- a -- the total monthly</p>	<p>1 Q. Now, looking at page 12. 2 A. Page 12, okay. All right. 3 Q. Which is -- appears to be a lease summary. It 4 says, "Lease - leasing summary," on the -- towards the 5 top of left-hand corner. 6 Do you see that? 7 A. I do. 8 Q. And then under resident, there's a section 9 called resident on the right corner and it has Glenn 10 Thompson and Glenn Thompson Jr. 11 Do you see that? 12 A. I do. 13 Q. And then under "rent," as you -- as you go 14 further down on the right side, there's a lease 15 agreement. And then it says -- first, it says, 16 "Community Lodge at Peasley Cannon." And then there's a 17 rent, 1262. 18 Do you see that? 19 A. I do. 20 Q. Now, just give me one second. I need to find 21 the right page. Going back to the documents we were 22 looking at earlier, pages 5 through 10 -- and, in 23 particular, looking at page 6. I'll give you a moment. 24 A. Okay. 25 Q. Are you on page 6?</p>

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<p>1 A. I am.</p> <p>2 Q. Okay. So there's a -- a section that covers</p> <p>3 most of that page, that says, "Quick summary."</p> <p>4 Do you see that?</p> <p>5 A. I do.</p> <p>6 Q. And then below it, it says, "Total monthly</p> <p>7 income, 850."</p> <p>8 A. Yes.</p> <p>9 Q. And then it says, "Total monthly income-to-rent</p> <p>10 ratio," and it says, "1.62 based on rent of 1,262."</p> <p>11 Do you see that?</p> <p>12 A. I do.</p> <p>13 Q. So what -- what calculations did On-Site make</p> <p>14 to reach that 1.62?</p> <p>15 MR. BILANKO: Object to the form.</p> <p>16 THE WITNESS: We would have divided the -- well, I</p> <p>17 guess -- we simply did the ratio using 850 against 1262.</p> <p>18 BY MS. CAMACHO:</p> <p>19 Q. And so the calculations did not include</p> <p>20 Mr. Thompson Jr.'s income?</p> <p>21 A. I have no idea.</p> <p>22 Q. And do you know if the calculations included</p> <p>23 the Section 8 voucher?</p> <p>24 A. From this page, I have no idea.</p> <p>25 Q. Do you know if the payment standard was</p>	<p>1 the 4th category there, it says, "Unpaid collections and</p> <p>2 grossly delinquent past due balances do not exceed</p> <p>3 \$2,000."</p> <p>4 Do you see that?</p> <p>5 A. I do.</p> <p>6 Q. And then it is said that -- the importance,</p> <p>7 extremely. And it is -- there's a check mark on "fail."</p> <p>8 Do you see that?</p> <p>9 A. I do.</p> <p>10 Q. Now, if you look at the next page, page 18,</p> <p>11 there's a credit quick summary section at the top. And</p> <p>12 the first line or one of the -- the -- the second line</p> <p>13 after -- well, let me rephrase it.</p> <p>14 Is the first line under the section, "Custom</p> <p>15 scoring for this report."</p> <p>16 Do you see that section?</p> <p>17 A. I do.</p> <p>18 Q. And it says, "Medical collections not</p> <p>19 considered."</p> <p>20 Do you see that?</p> <p>21 A. I do.</p> <p>22 Q. And then if you go further down that summary,</p> <p>23 the second to last line on that summary says,</p> <p>24 "Collections total balance, includes past due." And</p> <p>25 then there's an amount next to it of \$4,532.</p>
Page 54	Page 56
<p>1 factored in?</p> <p>2 MR. SALTZ: "A payment standard?" Is that what</p> <p>3 you said?</p> <p>4 MS. CAMACHO: Yes. Payment standard for Section 8</p> <p>5 voucher.</p> <p>6 MR. BILANKO: Asked and answered. Object to the</p> <p>7 form.</p> <p>8 THE WITNESS: From this page, I have no idea.</p> <p>9 BY MS. CAMACHO:</p> <p>10 Q. Okay. Is there ever a -- a point or is there</p> <p>11 ever a case where On-Site consider -- considers the</p> <p>12 voucher in its calculations?</p> <p>13 A. It's -- it's not our consideration. It's the</p> <p>14 client's consideration. We don't consider anything.</p> <p>15 But from this page, I do not know if a voucher or</p> <p>16 voucher information was added to this.</p> <p>17 Q. Okay. Now, please take a look at rental report</p> <p>18 for Mr. Thompson Jr., that is on pages 17 to 19.</p> <p>19 A. Okay.</p> <p>20 Q. If you look at -- first of all, let me ask you,</p> <p>21 is this a copy of a rental report that was prepared for</p> <p>22 the Lodge about Mr. Thompson Jr.?</p> <p>23 A. This is a copy of a report prepared for a Glenn</p> <p>24 Thompson Jr., yes.</p> <p>25 Q. Now, looking at the section for the score and</p>	<p>1 Do you see that?</p> <p>2 A. I do.</p> <p>3 Q. Now, look at the next page, page 19, under the</p> <p>4 category "legal items."</p> <p>5 Are you there?</p> <p>6 A. I am.</p> <p>7 Q. Are you near that section?</p> <p>8 A. Yes.</p> <p>9 Q. Okay. Now, Mr. Davidson, there's one -- one</p> <p>10 account there, there's one item, and it says, "Ray</p> <p>11 Klein, Incorporated."</p> <p>12 And then at the end of that, there's a -- a square</p> <p>13 highlighted in yellow, and it's marked \$4,532.</p> <p>14 Do you see that?</p> <p>15 A. I do.</p> <p>16 Q. How does On-Site determine whether a debt or a</p> <p>17 judgment is a result of medical collections?</p> <p>18 MR. BILANKO: Object to the form.</p> <p>19 THE WITNESS: On-Site doesn't make that</p> <p>20 determination. We get that determination from the</p> <p>21 vendor.</p> <p>22 BY MS. CAMACHO:</p> <p>23 Q. So does On-Site ever look at -- or -- at</p> <p>24 reports and investigate whether that particular judgment</p> <p>25 is a medical collection or not?</p>

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1 A. It would be our policy that if an applicant or
2 -- or a consumer called in and questioned this and made
3 us aware that they felt it was a medical debt, we would
4 then trigger an investigation, yes.
5 Q. So do you -- do I understand correctly that you
6 -- when you -- when you prepare that rental report, you
7 rely entirely on the vendor to tell you whether the --
8 the debts or legal item or judgments is a medical
9 collection?
10 Did I understand that correctly? Is that what you
11 said a few moments ago?
12 MR. SALTZ: No. Miss- -- objection. Misstates the
13 testimony.
14 Do you want to tell her what you mean by "trigger"
15 an investigation?
16 THE WITNESS: If an applicant called in and
17 disputed this specific line item, we would ask the
18 applicant the nature of the dispute. Of course, go
19 through our entire formal process. And if they felt
20 something was inaccurate on the report, we would
21 reinvestigate it.
22 BY MS. CAMACHO:
23 Q. Right. But that's to the point of the
24 investigation when a prospective tenant calls you;
25 correct?

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1 A. Can you restate that.
2 Q. Right. So what you just said is at the point
3 where a prospective tenant has called you and said this
4 item on my -- on my rent- -- rental report is not --
5 it's -- it's a -- a medical debt. It's not a -- it's
6 not a -- a regular judgment; is that correct?
7 A. Yes. Again, our policy is to attempt to assist
8 applicants to expedite the reinvestigation. So if
9 they're able to provide something, perhaps a copy of the
10 case or something that would allow us to make the
11 determination, we would go ahead and do that and pass
12 that information along to the vendor.
13 Q. But when you originally run -- when you first
14 run that rental report, before you hear from the
15 prospective tenants, before the prospective tenants even
16 know of it, you rely on the vendor to tell you whether a
17 judgment is in medical collections or not; is that
18 correct?
19 A. Me or On-Site?
20 Q. You're here today testifying on behalf of
21 On-Site. Everything I asked you is about On-Site. It's
22 not about you personally.
23 MR. SALTZ: That's not true.
24 MR. BILANKO: Yeah.
25 MR. SALTZ: I object to that. And we've gone

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1 through this.
2 Go ahead and answer the question as she asked it.
3 THE WITNESS: Yes. I would rely upon on the
4 vendor.
5 BY MS. CAMACHO:
6 Q. In this case -- in the case of Mr. Thompson
7 Jr., you obtained the Ray Klein judgment that -- that
8 information from -- was it Experian?
9 (Reporter interruption.)
10 BY MS. CAMACHO:
11 Q. Yes. In the case of Mr. Thompson Jr., looking
12 at the -- looking at page 19, at the -- under "legal
13 items," it looks like you obtained that information
14 about the Ray -- the Klein judgement from Experian; is
15 that correct?
16 A. Yes, On-Site did.
17 Q. And so when Experian reports accounts for -- to
18 you, do they separate accounts into medical and
19 nonmedical?
20 A. That -- that's a vague question. There is a
21 flag that indicates whether it is medical or not
22 medical, but it's, in no way, separated in the XML that
23 we receive back from Experian.
24 Q. But they will flag it for you?
25 A. Correct.

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1 THE WITNESS: Can we take a bathroom break?
2 MS. CAMACHO: Yes. Yes. Shall we say five
3 minutes?
4 MR. BILANKO: Sure. Great.
5 (Off-the-record discussion.)
6 MS. CAMACHO: We're back on the record, Court
7 reporter, are you ready?
8 (Reporter interruption.)
9 MS. CAMACHO: Okay.
10 BY MS. CAMACHO:
11 Q. Let me -- let me ask you to go back a moment.
12 Let me find the document. Give me one second, please.
13 Let's go back to page 6, please, Mr. Davidson.
14 A. Okay.
15 Q. And looking at that summary, that quick summary
16 section on that page, what was the income-to-rent ratio
17 that On-Site calculated for Mr. Thompson Sr?
18 A. 1.62.
19 Q. And did On-Site screening tool determine
20 whether Mr. Thompson Sr's rent-to-income ratio was
21 efficient for admission to the Lodge?
22 A. No.
23 Q. So the -- that determination was that that
24 ratio was too low for admission; correct?
25 MR. BILANKO: Object to the form.

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1 MR. SALTZ: Calls for speculation.
2 THE WITNESS: Yes. The Lodge determined that this
3 applicant, Glenn Thompson, did not qualify based on rent
4 to income.
5 BY MS. CAMACHO:
6 Q. And this report gave a recommendation of
7 decline to the Lodge; correct?
8 (Reporter interruption.)
9 BY MS. CAMACHO:
10 Q. Yes. That report given to the Lodge was a
11 recommendation of decline based on this rent-to-income
12 ratio; is that right?
13 MR. SALTZ: Objection. Vague and ambiguous as to
14 "from whom."
15 THE WITNESS: The Lodge determined that the
16 applicant did not meet their criteria.
17 BY MS. CAMACHO:
18 Q. Now, looking at page 12, which is a lease
19 summary.
20 A. Okay.
21 Q. And in the space on the application above
22 Mr. Glenn Thompson and Glenn Thompson Jr. both of their
23 names appear under "resident," at the top right side of
24 that page.
25 Do you see that?

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1 A. I do.
2 Q. And for this document from GreyStar's account
3 or generally staff have access to --
4 (Reporter interruption.)
5 BY MS. CAMACHO:
6 Q. Yes. This lease summary, which is this one --
7 one page, is this from -- is this a screen from
8 GreyStar's account?
9 A. It is.
10 Q. At the -- on the left side of the page under
11 lead status, rejected, there's a name. It says by Emily
12 Foster on 7-13-2015.
13 Do you see that?
14 A. I do.
15 Q. And do you know if Ms. Foster works for the
16 Lodge or On-Site?
17 A. I know she does not work for On-Site.
18 Q. Okay. And then at -- at the top of -- at the
19 top right corner of the page, there's a line that says,
20 "Eric Basart as Nikki -- and I'm not sure how to
21 pronounce it, "Paepule."
22 Do you see that?
23 A. I do.
24 Q. Does Mr. Basart work for On-Site or for the
25 Lodge?

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1 A. He works for On-Site.
2 Q. And do you know who -- do you know whether Ms.-
3 -- Ms.- -- I'm not sure if it's a man or a woman --
4 whether Nikki Paepule worked for the Lodge or On-Site?
5 A. She does not work for On-Site.
6 Q. Okay. Now, at the -- so this is the account
7 that only certain people at -- personnel at GreyStar
8 have access to; is that correct?
9 A. Correct.
10 Q. Now, under -- there's a section on the
11 right-hand corner toward the bottom. It's called,
12 "comments."
13 Do you see that?
14 A. I do.
15 Q. And there's a date 6-25-2015, 5:10. And then
16 the first line there says, "Glenn Thompson Jr.," and
17 then there's an e-mail address, "Was sent a copy of the
18 rental report."
19 Do you see that?
20 A. I do.
21 Q. The last e-mail report to Mr. Thompson Jr.;
22 right?
23 A. Huh?
24 Q. Wasn't the last -- that e-mail, that copied to
25 Mr. Thompson Jr.?

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1 A. It went through the Lodge account, yes.
2 Q. And what about the line below for Mr. Glenn
3 Thompson Sr? It says -- it also always says that --
4 there's an e-mail address there, and it "Was sent a copy
5 of the rental report." It was the Lodge that was sent a
6 copy to Mr. Thompson Jr.; correct?
7 A. It was through the Lodge account, yes.
8 Q. Please look at page 11.
9 A. Okay.
10 Q. I think we already talked about this, but I
11 have a question about the -- what's called a charges
12 report. And then there's a -- on the description
13 section, a description of a search for both Glenn
14 Thompson Jr. and Glenn Thompson.
15 Do you see that?
16 A. I do.
17 Q. And, Mr. Davidson, what does O-F-A-C-M-V-N
18 search mean? What is that?
19 A. The OFAC-SDN search stands for --
20 Q. Yes.
21 A. -- the -- okay. Go ahead.
22 Q. I'm waiting.
23 A. Okay. The OFAC-SDN search stands for Office of
24 Foreign Asset Control, specially designated national.
25 That is a database maintained by the US Treasury

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1 Department that consists of -- of people, mostly, that
 2 have been identified as someone US companies should not
 3 be doing business with.
 4 Q. Let's go back to page 13, please.
 5 A. Okay.
 6 Q. And again, this is the rental report for
 7 Mr. Thompson Sr.
 8 And stated on that -- on that page -- on page 13,
 9 at the score -- in the score section, with those
 10 categories, looking at -- at that particular score
 11 section, do you agree -- do you agree that the only
 12 other criterion that Mr. Thompson Sr., failed besides
 13 the income-to-rent ratio was the maximum percentage of
 14 past due negative accounts?
 15 A. I do.
 16 Q. And do you agree, staying on that line on the
 17 maximum percent of past due negative accounts, that the
 18 criteria is set to "extremely," under importance? It's
 19 not a pass/failed criterion?
 20 A. Correct.
 21 Q. And would you agree -- would you agree that,
 22 Mr. Davidson -- Mr. Thompson Sr., would not have been
 23 recommended for -- denied admission into the Lodge based
 24 on the -- on the maximum percentage of past due accounts
 25 criterion alone?

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1 MR. SALTZ: Objection to form.
 2 THE WITNESS: I'm sorry. Can you restate that?
 3 BY MS. CAMACHO:
 4 Q. Yeah. Would you agree, looking at the -- that
 5 criteria, that -- excuse me, looking at that score, that
 6 if the only -- excuse me -- that if Mr. --
 7 Mr. Thompson Sr., has -- had been -- let me rephrase
 8 that.
 9 Would you agree that Mr. Thompson Sr., Would not
 10 have been recommended for -- denied for -- denied
 11 admission to the Lodge based just on that third criteria
 12 alone?
 13 MR. BILANKO: I'll object to the form, because I
 14 don't know I totally understood the question.
 15 If you understood it.
 16 THE WITNESS: I don't -- I don't know that I
 17 followed the question. I'm sorry.
 18 BY MS. CAMACHO:
 19 Q. Okay. Let me see if I can rephrase it. If Mr.
 20 Thompson Sr., had a pass instead of a fail, under the
 21 income-to-rent ratio category so that the only -- the
 22 only fail was the maximum percent, a past due negative
 23 account. If that was the case, would you agree that
 24 that score for Mr. Thompson would not have been a
 25 decline, based on the importance given to that category?

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1 MR. BILANKO: Objection. Calls for speculation.
 2 THE WITNESS: The algorithm is -- is pretty
 3 complex. And I can't pretend to know the exact
 4 weighting on every detail. So my answer is, I don't
 5 know.
 6 BY MS. CAMACHO:
 7 Q. So let me -- let me -- let's go back to --
 8 let's go back to page 1.
 9 A. Page 1?
 10 MR. SALTZ: One?
 11 MS. CAMACHO: Yes, page 1.
 12 BY MS. CAMACHO:
 13 Q. Are you an page 1, Mr. Davidson?
 14 A. Yes, I am.
 15 Q. Okay. So looking at the bottom of that page
 16 where you have the score range and recommendations.
 17 A. Yes.
 18 Q. Okay. So if the only category checked was
 19 failed for Thompson -- Mr. Thompson Jr., on page 13 was
 20 that third line about the maximum percentage of past due
 21 negative accounts, where would he have fallen in this
 22 scoring range?
 23 MR. BILANKO: Calls for speculation.
 24 THE WITNESS: As I said, the algorithm that
 25 generates the score is extremely complex. And I cannot

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1 pretend to know exactly how every bit is weighted. So I
 2 don't know.
 3 BY MS. CAMACHO:
 4 Q. And who sets the algorithm?
 5 A. It's our calculator; it's their variables.
 6 Q. Now, let me point you to the document that
 7 starts on page 20. It's pages 20 to 22.
 8 MR. BILANKO: Starts on page 22, counsel?
 9 MS. CAMACHO: Yes. It's pages 20, 21, and 22.
 10 It's a 3-page document.
 11 A. Okay. I'm on page 22.
 12 Q. All right. And so --
 13 MR. SALTZ: Wait. Counsel, do you want him on
 14 page 20 or page 22?
 15 MS. CAMACHO: Page 20.
 16 THE WITNESS: Oh, 20. I am not on page 20.
 17 Okay.
 18 BY MS. CAMACHO:
 19 Q. All right. It's a two page -- two-page
 20 document, 20 and 21, and then 22 appears to be a
 21 separate window. But looking at -- for now, 20 and 21,
 22 would you agree that this document shows the screening
 23 criteria for Club Palisades Apartment?
 24 A. I do.
 25 Q. And still looking on page 20, one of the first

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1 criteria for individuals is ability to pay rent.
 2 Do you see that section?
 3 A. I do.
 4 Q. And the first -- the first line under that --
 5 that section is minimum monthly gross income-to-rent
 6 ratio, and there's a factor of 2.5 and importance of
 7 pass/fail.
 8 Do you see that?
 9 A. I do.
 10 Q. Give me one second to find the right page.
 11 Now, if you look at page 23.
 12 A. Okay.
 13 Q. Which is the application signed by
 14 Mr. Thompson Jr. and Sr. It looks like the rent for
 15 this particular unit was 1288.
 16 Do you see that?
 17 A. I do.
 18 Q. And there's -- there's a line describing the
 19 term. And towards the top of the page that says "term,"
 20 and then it says "lease term." There's a date, and then
 21 it says for two persons.
 22 Do you see that?
 23 A. I do.
 24 Q. Now, going back to page -- this time to page
 25 22. Would you first agree that this is part of the

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1 screening criteria for Club Palisades?
 2 A. I would agree that page 22 was part of Club
 3 Palisades screening criteria; correct.
 4 Q. Okay. And there's a section for income, which
 5 has a couple of check marks.
 6 Do you see that?
 7 A. I do.
 8 Q. And one of the check marks is, "Allow entry of
 9 housing-allocation income, which will offset the rent."
 10 Do you see that?
 11 A. I do.
 12 Q. Now, looking at the report for Mr. Thompson
 13 Sr., which is on pages 24 to 28.
 14 A. Okay.
 15 Q. And on page 24 of the renter report for
 16 Mr. Thompson, Sr, there's also a section called "score"
 17 for Mr. Thompson Sr., and then it has the categories in
 18 there as well.
 19 Do you see that?
 20 A. I do.
 21 Q. And the -- it also has a warning towards the
 22 middle of the page with the -- a couple of items, and
 23 one of them is a special condition income-to-rent ratio,
 24 which says that this "recommendation has been
 25 automatically set to decline."

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1 Do you see that?
 2 A. I do.
 3 Q. Now, going to page 25, there's a section called
 4 credit quick summary.
 5 Are you on that page?
 6 A. I am.
 7 Q. Okay. And at the -- it has -- the section has
 8 a number of -- of lines or categories. And it says,
 9 total -- at the top of that section, it says: Total
 10 monthly income, \$920.
 11 Do you see that?
 12 A. I do.
 13 Q. And it says -- next to it, it says: Total
 14 monthly income-to-rent ratio, 207.
 15 Do you see that?
 16 A. I do.
 17 Q. And the same -- there's also reports for
 18 Mr. Thompson Jr. that starts on page -- page 31. It
 19 goes -- pages 31 through 34.
 20 Could you take a look at that?
 21 A. Okay.
 22 Q. And Mr. Thompson Jr.'s report also has that
 23 score and both categories that include a total monthly
 24 income-to-rent ratio, which here says exceeds 2.5 and
 25 it's set to "fail."

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1 Do you see that?
 2 A. I do.
 3 Q. And it also has the same -- there's also a
 4 section for warnings towards the bottom -- and at the
 5 bottom of the section, the warnings. There's also the
 6 special condition income-to-rent ratio, which has been
 7 automatically set to "decline."
 8 Do you see that?
 9 A. I do.
 10 Q. And if you look at page -- page 32 of
 11 Mr. Thompson Jr.'s report, there is the credit quick
 12 summary at the top; and it has, again, a lineup;
 13 criteria starting with total monthly income.
 14 Do you see that?
 15 A. I do.
 16 Q. And it shows that total monthly income for
 17 Mr. Thompson Jr.'s for -- for Mr. Thompson Jr., excuse
 18 me, was \$1700 -- excuse me, 1749.84.
 19 Do you see that?
 20 A. I do.
 21 Q. And there's also total monthly income-to-rent
 22 ratio, which is at 207 for Mr. Thompson Jr.
 23 Do you see that?
 24 A. I do.
 25 Q. And now let's turn back to page 24 to

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1 Mr. Thompson Sr.
2 A. Okay.
3 Q. So what calculations did On-Site screening tool
4 use to reach the 207 income that is on -- excuse me, on
5 page 25?
6 A. On page 25?
7 MR. BILANKO: 25 or --
8 MS. CAMACHO: Yes.
9 MR. BILANKO: -- 35? 25.
10 MS. CAMACHO: 25.
11 MR. BILANKO: 2.07?
12 THE WITNESS: Yes.
13 It would have taken -- apparently, these
14 applicants applied together. So it could have taken the
15 income found on page 32, which, I guess, is for Glenn
16 Thompson Jr. as well as the income found on page 25,
17 which is for Glenn Thompson Sr.
18 It would have added those two together and then
19 multiplied it and looked at -- at the amount of rent
20 that was required, in this case, 1288, and determined
21 that their combined income was 2.57 times the monthly
22 rent.
23 BY MS. CAMACHO:
24 Q. These calculations include Mr. Thompson Sr.'s,
25 Section 8 voucher?

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1 A. From these pages? I do not know.
2 Q. And do you know how the voucher subsidy was
3 factored in at all?
4 (Reporter interruption.)
5 BY MS. CAMACHO:
6 Q. Do you know how the vouchers subsidy was
7 factored in at all?
8 A. From these pages? I do not.
9 Q. Do you know how the payment standard was -- for
10 the subsidy was factored in at all?
11 A. I do know that the client is configured; but
12 whether that information was entered, you would have to
13 ask Club Palisades in this case.
14 Q. So On-Site did not look at the payment standard
15 for the King County Housing-Authority during that time
16 period?
17 A. I don't...
18 MR. SALTZ: The question's been asked and answered
19 at least twice now. But...
20 THE WITNESS: I didn't understand the question, so
21 can you please rephrase?
22 BY MS. CAMACHO:
23 Q. So my -- my understanding is that On-site did
24 not have -- On-Site's staff did not have looked up the
25 payment standard for the King County Housing-Authority

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1 in the time period?
2 (Reporter interruption.)
3 MR. SALTZ: The payment standard?
4 MS. CAMACHO: Right.
5 Court reporter, did you get the question?
6 (Reporter clarification.)
7 MS. CAMACHO: Well, can you read what you have?
8 (Whereupon the record was read.)
9 BY MS. CAMACHO:
10 Q. -- for the King County Housing-Authority during
11 that time period?
12 A. For a housing authority?
13 Q. For a King County Housing Authority?
14 MR. BILANKO: I'll object as to the form of the
15 question. But it's to whether it has any relevance or
16 -- or included in the scope of his testimony.
17 THE WITNESS: Is Club Palisades part of the
18 housing authority?
19 MR. SALTZ: Is it -- is this part of the consumer
20 report?
21 THE WITNESS: All I can tell you is that On-Site
22 personnel have absolutely nothing to do with entering,
23 verifying, or validating any type of subsidy or anything
24 to that effect.
25 MS. CAMACHO: Can you actually give me a couple of

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1 minutes? I'm going to put you on mute for a couple of
2 minutes.
3 (Off-the-record discussion.)
4 BY MS. CAMACHO:
5 Q. Mr. Davidson, still looking at page 25, on the
6 section for the credit quick summary where there's the
7 -- the list criteria, including the total monthly
8 income. It says 920.
9 Do you see that?
10 A. I do.
11 Q. And then next to it, there's a line that says:
12 Total verified monthly income.
13 Do you see that?
14 A. I do.
15 Q. So what does On-Site do to verify income?
16 A. We don't do anything; that would be on the
17 client's side.
18 Q. You don't do anything at all to verify --
19 MR. BILANKO: Asked and answered.
20 MR. SALTZ: Would you like him to explain so we
21 can kind of get through this line of questioning fairly
22 quickly? Because it seems like you're very confused as
23 to what this income ratio is.
24 MS. CAMACHO: Let me -- yes, please.
25 MR. SALTZ: All right. Mr. Davidson?

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1 THE WITNESS: We -- we don't do anything with
2 income; we don't do anything to verify income. We don't
3 do anything with vouchers. We do not use that
4 information as part of our consumer report. We allow
5 our clients to enter that information and verify that
6 information as they please to utilize in our calculator
7 to see if it meets their standards. It's not apart of
8 the consumer report. We don't transmit it to our
9 vendors who help us create these consumer reports. It's
10 simply allowing them to set a criteria. Allowing them
11 to enter these elements and determine whether the
12 information they have entered meets their own criteria.
13 MR. SALTZ: Do -- where do they get the information
14 from?
15 THE WITNESS: I have no idea. Where our clients
16 get that information, I have no idea. Ostensibly, there
17 would be an application.
18 MR. SALTZ: Okay.
19 BY MS. CAMACHO:
20 Q. So, Mr. Davidson, if -- if a prospective tenant
21 calls one of your renter relations specialists and
22 notifies them that he has a Section 8 voucher, that's --
23 does On-Site do anything other than to tell them to call
24 the landlord and give him that information?
25 A. We do not.

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1 Q. Now, let me ask you, a moment ago, you said
2 that the client was configured. What did you mean by
3 that?
4 A. One of the sheets in here somewhere had a check
5 box that allowed the client to enter that information.
6 But I would be lying if I could tell you I could get my
7 fingers on it immediately.
8 Q. Well, take your time, please.
9 MR. SALTZ: Okay. You want to go through every
10 single page?
11 THE WITNESS: This is Club Palisades.
12 (Off-the-record discussion.)
13 THE WITNESS: If you refer to page 22.
14 BY MS. CAMACHO:
15 Q. I have it in front of me.
16 A. Do you see the box that says "income"?
17 Q. Yes.
18 A. The third line down that says, "Allow entry of
19 housing-allocation income which will offset the rent."
20 Q. Yes.
21 A. That creates a box that the client can enter
22 any type of offsetting information, whether that is
23 Section 8 information -- basically, Section 8
24 information.
25 MR. SALTZ: You will have to ask them if they

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1 consider it.
2 BY MS. CAMACHO:
3 Q. And do you know how that's factored in, whether
4 the amount of the voucher added to the income or
5 subtracted from the rent?
6 Do you know what -- what it does?
7 MR. SALTZ: Objection to form. Beyond the scope
8 of this deposition. Beyond the scope of the categories.
9 Beyond the scope of the complaint.
10 If you know --
11 BY MS. CAMACHO:
12 Q. Mr. Davidson?
13 MR. SALTZ: -- go ahead and be helpful.
14 THE WITNESS: I do know that it will -- in this
15 case, it will offset the rent.
16 BY MS. CAMACHO:
17 Q. Okay. Let me point you now to an exhibit that
18 starts on page 51, and it goes through page 55.
19 (Off-the-record discussion.)
20 BY MS. CAMACHO:
21 Q. Do you have that in front of you, Mr. Davidson?
22 A. I do not. I am getting there.
23 Q. Okay. Let me know when you're ready.
24 A. I am looking at them.
25 (Off-the-record-discussion.)

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1 BY MS. CAMACHO:
2 Q. Now, on page 52, there's a letter from Eric
3 Dunn at Northwest Justice Project.
4 Do you see that?
5 A. I do.
6 Q. And the letter starts saying, "This is a
7 dispute," and then the third paragraph, it states, "Your
8 reports also listed a collection judgment for \$4,532."
9 Do you see that?
10 A. I do.
11 Q. And it says that the report is incomplete and
12 it is related to a medical debt.
13 Do you see that?
14 A. I do.
15 Q. Okay. Can you tell me what procedures that
16 On-Site follows when it gets subsidy disputes?
17 MR. SALTZ: Are you asking about this dispute in
18 particular? Are you asking about disputes --
19 MR. BILANKO: From attorneys?
20 MR. SALTZ: -- from attorneys? I mean, this --
21 that's -- that's a compound question because there's
22 multiple disputes here. There's a dispute from an
23 attorney.
24 What does "such a dispute" mean?
25 BY MS. CAMACHO:

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1 Q. Well, let me ask you this, Mr. Davidson: What
2 did On-Site do in this case when it got this letter?
3 A. Well, in this case, we looked at the Northwest
4 Justice Project authorization to release confidential
5 information found on pages 53 and 54.
6 Do you see those?
7 Q. Yes.
8 A. And since these documents were lacking social
9 security number, which its own document requires. It is
10 not a dated document. It is not a notarized document.
11 One of the documents on page 54, at the very bottom, the
12 signature for what I believe is Glenn Thompson Jr.
13 Do you see that on the bottom left?
14 Q. Yes.
15 A. That is in the incorrect location.
16 MR. SALTZ: So it's not even signed --
17 THE WITNESS: So it's not appropriately signed.
18 So we looked at these. We looked at the copies of the
19 ID's. But the copies are -- and that's -- I'm sorry;
20 that is on page 55.
21 Do you see page 55?
22 BY MS. CAMACHO:
23 Q. I do. I have it in front of me.
24 A. Okay. Assuming your copy looks like our copy
25 here that I'm looking at, they're completely illegible.

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1 And since we are unable to do any type of confirmation
2 that these authorizations are legitimate, in this case,
3 since there has been a history between On-Site and the
4 Northwest Justice Project and Eric Dunn, we reached out
5 to the office of the Northwest Justice Project and left
6 a voice mail asking for clearer copies so that we could
7 help authorize, since in the past there had been some
8 concern on the side of the Northwest Justice Project
9 that our response time had been too slow.
10 According to my notes, we did not receive a return
11 call, nor did we receive more legible identifications.
12 We could not move forward to start --
13 Q. And --
14 A. -- any type of dispute.
15 Q. And who did you leave the voice mail with?
16 MR. BILANKO: Object to the form. I don't think
17 he said he did it.
18 MR. SALTZ: Right.
19 BY MS. CAMACHO:
20 Q. The question is "who"?
21 MR. SALTZ: No. You said "you."
22 MS. CAMACHO: No. I said, "who."
23 MR. BILANKO: Right. You said, "Who did you leave
24 the voice mail with?"
25 MR. SALTZ: Yeah. I don't think he testified that

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1 he was the one who made the phone --
2 MR. BILANKO: You --
3 BY MS. CAMACHO:
4 Q. And we've already gone through this,
5 Mr. Davidson. You're not testifying on behalf of
6 yourself personally. You're testifying on behalf of
7 On-Site.
8 Who did On-site leave a voice message with?
9 A. The phone number -- can I look at a note?
10 MR. SALTZ: Yeah. You can look -- the exhibit is,
11 what? Page 5?
12 THE WITNESS: Oh. Oh. That -- yeah. That could
13 be.
14 (Off-the-record discussion.)
15 MS. CAMACHO: Let me know when you're ready.
16 MR. BILANKO: We're pulling the document for you.
17 MS. CAMACHO: Okay.
18 MR. SALTZ: Well, the number that's listed on the
19 exhibit is the main line for the Northwest Justice
20 Project. That's -- that's simply what he's trying to
21 find.
22 MR. BILANKO: I got it.
23 THE WITNESS: Yes. We got it.
24 (Off-the-record discussion.)
25 THE WITNESS: I will tell you, as Jeff looks

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1 through some of the supply documentation, there was a
2 notation. And once we can pull it up in a legible
3 format, that we called the main number on 8-19, On-Site
4 called the main number on 8-19 and left a voice mail.
5 MR. SALTZ: The number of what?
6 BY MS. CAMACHO:
7 Q. Are you -- are you referring to -- page 45,
8 there's a -- there are a couple of notations on page 42.
9 Can you look at that?
10 A. I am. Or I will, I should say.
11 MR. SALTZ: Yeah. There it is.
12 THE WITNESS: There it is? Yeah. There it is.
13 Yup, exactly. Page 42 under the "screening reports
14 comments internal use" by Merby Sanchez.
15 BY MS. CAMACHO:
16 Q. Okay. And who did -- I mean, that's the number
17 that Merby Sanchez called. But I don't know, is it a he
18 or a she, Merby Sanchez Williams?
19 A. That is a he.
20 Q. Okay. Who did -- which person did he leave a
21 voice message with?
22 A. I don't know.
23 Q. So let me ask you, say you had a situation --
24 well, let me ask you -- and once -- let me -- excuse me.
25 Let me rephrase.

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1 I believe a moment ago you said that On-Site left
2 a message at this number, 206-464-1519.
3 (Reporter interruption.)
4 MS. CAMACHO: 206-464-1519.
5 MR. SALTZ: Which the record should reflect is the
6 phone number for the Northwest Justice Project.
7 BY MS. CAMACHO:
8 Q. And when you didn't hear anything back, when
9 you didn't get a call back or a letter back, what did
10 you do? By "you," I mean, On-Site.
11 A. We did not move forward with an investigation.
12 Q. And so what are your procedures when you have a
13 situation like this, where you have -- you -- you -- you
14 received a -- you received a -- a letter from -- in this
15 case, an attorney and you're not -- you're not able to
16 proceed.
17 What are your procedures for responding to that
18 type of situation?
19 MR. BILANKO: Object to the form.
20 THE WITNESS: If we are unable to proceed based
21 on, you know, incomplete authorization, invalid
22 authorizations, we will, as we did here, attempt to
23 communicate with the attorney.
24 BY MS. CAMACHO:
25 Q. And did you attempt to communicate in writing

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1 in this case?
2 A. Not to my knowledge.
3 Q. And your procedures, do they specify how you
4 should communicate in a situation like this?
5 A. Normally, we would use the US post office. But
6 again, as I've stated, On-Site has had a history with
7 the Northwest Justice Project, and they have articulated
8 some frustrations with the use of the United States Post
9 Office. So in this case, we picked up the telephone and
10 called.
11 Q. Well, when you're on page 42 -- I'm hoping you
12 still have it in front of you.
13 A. I do.
14 Q. Looking at those comments, there's a -- a
15 comment below, Mr. Sanchez comments, and this comment is
16 dated 7-30-2015 by Catherine Duncan.
17 Do you see that?
18 A. I do.
19 Q. And it says, next to it, 929. I don't know if
20 it's an "I," or a "1," removed a f/p filing.
21 Do you see that?
22 A. I do.
23 Q. What -- what does 929 -- what does 929 I or 929
24 1, what's that?
25 A. It's -- 929 is -- well, hold on. Let me get

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1 back to 42 here. That's the time.
2 Q. Okay.
3 A. So 9:29 a.m. "I," ostensibly being Catherine
4 Duncan, removed a failure to pay filing.
5 Q. Okay. Just give me one second.
6 MR. SALTZ: How long do you have on the
7 deposition?
8 MS. CAMACHO: I don't know. Do you need a break?
9 MR. SALTZ: Well it's after lunch, but if you only
10 have like an hour left, we can plow through. But if you
11 have four hours left, then we probably should take a
12 break.
13 MS. CAMACHO: I don't think I have four hours
14 left. I'm hoping no more than an hour. But, again, it
15 depends on how quickly we can get through the questions.
16 But I don't think we'll be here all day; that's not my
17 plan.
18 MR. SALTZ: Okay. Well, then, I think if we try
19 to push forward for an hour, because the deponent -- if
20 we -- basically, we'll take a lunch break at 2:00 if
21 we're not going to finish. If we finish before 2:00,
22 then -- my fear is at 2:00, then we'll have, like,
23 another hour.
24 MR. BILANKO: You know it doesn't matter at that
25 point. There are no -- because there are no flights to

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1 the east coast, for you to catch at -- after 2 o'clock,
2 so it won't matter.
3 So you want to go for another hour and see if
4 you're done, and if not, we'll take a lunch.
5 MS. CAMACHO: Right. If we're still going, we can
6 take a lunch break at the time.
7 Let's see what we can do.
8 MR. BILANKO: Okay.
9 MS. CAMACHO: But give me a second, I'm trying to
10 find the right page here.
11 (Off-the-record discussion.)
12 BY MS. CAMACHO:
13 Q. Mr. Davidson, what sources does On-Site use to
14 get landlord/tenant records in Washington State?
15 A. LexisNexis.
16 Q. And is that the only source?
17 A. Correct.
18 Q. And is LexisNexis checked by a computer program
19 automatically, or is it done by staff at On-Site?
20 A. It's a computer program.
21 Q. Okay. So what steps does On-Site take for
22 records in the State of Washington to ensure that it is
23 accurately matching eviction records to the prospective
24 tenants?
25 MR. BILANKO: Object to the form.

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1 THE WITNESS: On-Site does have frequent
2 conversations with the vendor. We do run comparisons to
3 verify. But Lexis not only, of course, has one of the
4 best names in the industry, but also has the widest
5 coverage, which is obviously attractive to us. So over
6 and above that, we rely heavily upon Lexis.
7 BY MS. CAMACHO:
8 Q. And so, how do you do it? Do you -- do you
9 rely on a partial name match or a complete match? How
10 does it work?
11 MR. BILANKO: Object to the form. They rely on
12 Lexis, I think is what his testimony was.
13 But go ahead. If you guys rely on something...
14 THE WITNESS: Correct. We will take the
15 information that was supplied to us from the client, and
16 we will do a very basic level of validation, and by
17 validation, I just mean we're checking to make sure
18 there are numerics or dashes or -- you know, periods or
19 anything like that. So we'll do some basic filtering,
20 pass it to Lexis and they will pass back the appropriate
21 information.
22 BY MS. CAMACHO:
23 Q. And so, you don't -- and what -- what filters
24 do you give to LexisNexis?
25 A. We don't give any filters to LexisNexis.

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1 Q. What information do you give the LexisNexis?
2 A. We provide the name and address.
3 Q. And when you mentioned a moment ago that you
4 have frequent conversations with LexisNexis about this
5 issue --
6 A. No. I did not say about this issue.
7 Q. Okay. So do you have any conversations at all
8 with LexisNexis about the accuracy of landlord/tenant
9 records?
10 A. In a general level, yes.
11 Q. And do you discuss with LexisNexis whether they
12 need to check, whether it has to be a complete name
13 match or a partial name match is sufficient?
14 A. No, we do not have those conversations.
15 Q. So you don't -- you don't tell LexisNexis the
16 gender has to be the right gender or the date of birth
17 has to be exact?
18 A. Just as a point of clarification, I don't know
19 that we ever see gender and date of birth on a civil
20 filing.
21 Q. Well, but you do see names; correct?
22 A. Yes.
23 Q. Okay. So did you have -- ever have a
24 conversation with LexisNexis that says it has to be a
25 complete name match or a middle -- the middle name match

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1 has to match as well?
2 A. No.
3 Q. Before a renter report on a prospective tenant
4 is released to the client at On-site -- in other words,
5 after you received a report from LexisNexis, do you have
6 a rental relations specialist review that report to
7 double-check for accuracy?
8 A. We do not.
9 Q. Please take a look at -- I'm trying to find the
10 right document. So this is a document that starts on
11 page 37 -- it goes to pages 37 to 40.
12 A. Okay.
13 Q. And if you look at page 38, right at the
14 bottom, there's a section that says, "Comments from
15 On-Site.com."
16 Do you see that?
17 A. I do.
18 Q. And at -- the very last line, which is dated
19 7-29, and then there's a date and then in parenthesis
20 (RB) and then it says, "Please note landlord/tenant
21 court record, housing-court lawsuit, or landlord
22 collection found."
23 Do you see that?
24 A. I do.
25 Q. And are -- do you know what (RB) stands for?

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1 A. (RB) is an automated -- it means this note was
2 generated automatically.
3 Q. Okay. So at that point, when you have that
4 notation, that you have a record found -- so someone
5 from your renter relations program -- look at -- look at
6 a line like that and make a change or verify for
7 accuracy?
8 A. No.
9 Q. Now, please take a look at page 50.
10 A. 50?
11 Q. Yes, 50. Let me know when you're ready.
12 A. I'm ready.
13 Q. So this appears to be a lease; is that correct?
14 A. You broke up a little bit. This appears to be
15 what?
16 Q. A lease -- a lease summary?
17 A. Yes.
18 Q. And is this going from the Camp Palisades
19 account, or is this from On-Site?
20 A. No. This is from the client.
21 Q. Okay. And there's a section for comments on
22 the right-hand side. Are the comments made by Camp
23 Palisades employees or by On-Site employees?
24 A. Those are made by Camp Palisades employees.
25 Q. Okay. And that notation -- there's a notation

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1 that says -- that's dated 7-28-2015. And it says,
2 Robert Robinson, please look at landlord/tenant account
3 charge. That is not the applicant's name.
4 Do you see that?
5 A. I do.
6 Q. And, first of all, does Mr. Robertson work for
7 On-Site or Camp Palisades?
8 A. He does not work for On-site.
9 Q. And the -- On-Site have access to this screen
10 at the time?
11 A. Only certain technical personnel would have
12 access to this screen for troubleshooting purposes.
13 Q. Okay. So that notation that says, "please look
14 at landlord/tenant charge," do you know what that might
15 be directed at?
16 A. I would have to speculate, but I presume it
17 would be for their own internal personnel.
18 Q. Okay. Now, I understand -- and correct me if
19 I'm wrong -- that On-Site has some kind of a tool that
20 uses the Social Security to match the potential tenant
21 to -- to the right record; is that correct? Or is my
22 understanding incorrect?
23 A. That is incorrect.
24 Q. So you don't have anything that relies on the
25 Social Security?

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1 MR. BILANKO: Object to the form.
2 THE WITNESS: That's very vague. Can you maybe
3 rephrase that?
4 BY MS. CAMACHO:
5 Q. You don't have a -- a Social Security tool --
6 screening tool to help you with the accuracy of the
7 rental reports that you're providing to your clients?
8 A. We do have a tool that will allow us to; and I
9 believe I testified about this earlier. This tool
10 allows us to associate; or, perhaps, more specifically,
11 disassociate specific social security numbers from
12 specific landlord/tenant records.
13 Q. And so can you tell me how that tool works?
14 A. Yes. So when a record has been identified as
15 not belonging to a consumer, a very specific consumer,
16 that we have validated or we have worked with
17 LexisNexis, rather, to validate that the case is
18 legitimate, we will then create a negative entry, if you
19 will, or a table that contains consumer social security
20 numbers and key pieces of the landlord/tenant record,
21 usually the case number and the court location.
22 So when we move forward, if that applicant comes
23 through our system again, we do not -- or, we do not
24 send that request to Lexis and Lexis will, therefore,
25 not associate that previously-identified filing with

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1 that same consumer.
2 Q. And so am I understanding correctly that you
3 save that information?
4 A. We save --
5 MR. BILANKO: Object to the form. Misstates his
6 testimony.
7 THE WITNESS: We save the social security number
8 as well as the case number and county location of that
9 landlord/tenant filing.
10 BY MS. CAMACHO:
11 Q. Okay. And when you're using or matching that
12 social security number, in order to -- I'm assuming that
13 in order to filter the correct social security number,
14 is that -- am I understanding that correctly?
15 A. It is utilized to filter out results we have
16 received from our vendor.
17 Q. And does the -- does it -- does it have to be
18 an exact match in order to -- to figure out the results?
19 A. It does.
20 Q. And is this a computer program - or, I mean, do
21 you rely on renter relations staff or other staff to
22 produce this -- this tool?
23 A. The filtering is all done programatically.
24 Q. Okay. So if you -- if you get a -- if you get
25 information from LexisNexis that you determine is wrong

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1 and you use this tool and you save this information from
2 when LexisNexis sends this information again, at that
3 point, what happens? How do you -- if an algorithm to
4 -- to pick up this information so that you're able to
5 match it and you -- you know you're talking about the
6 same person?
7 A. At a high level, yes.
8 Q. Let me put you to page 67.
9 A. Is that 57?
10 Q. Yes, 57.
11 A. Okay.
12 Q. Do you know where this document comes from?
13 A. This appears to be a print screen of the
14 information entered by our client for Glenn Thompson.
15 Q. And for which client is that, Mr. Davidson?
16 A. Just looking at this page, I don't know.
17 Q. And you have the ability to go back and look at
18 information that was entered in all of your accounts?
19 A. Only for -- well, can you rephrase that?
20 Q. Yes. If this was entered by one of your
21 clients, my question is: Do you have the ability to go
22 back at all of your accounts and look at the information
23 that was entered about a particular person --
24 prospective tenants?
25 A. No.

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1 Q. So when do you have -- when are you able to --
2 what accounts are you able to go into, and which are you
3 not able to go onto?
4 MR. BILANKO: I'm going to object to the extent
5 that it's beyond the scope of his designated testimony
6 here today.
7 BY MS. CAMACHO:
8 Q. Mr. Davidson?
9 THE WITNESS: So am I answering?
10 MR. BILANKO: Well, I don't recall that being any
11 -- any portion of what he was called here to testify
12 about. If he can recall today every single client that
13 On-Site has that for which he can go through and see
14 whether the information that was inputted
15 electronically, then, of course, I want him to answer
16 it. That just seems like something that might be beyond
17 the scope of what he was called here to provide
18 information about, so...
19 BY MS. CAMACHO:
20 Q. Mr. Davidson?
21 MR. BILANKO: So I apologize. I apologize, Joe.
22 If you do know that information, please answer.
23 THE WITNESS: So at a very high level, some of our
24 clients submit this information. And when I say "this
25 information," I mean, the applicant information. They

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1 submit it through a different type of property
2 management software. In those cases, we do not have any
3 record of them. In addition to that, we maintain only a
4 limited number of months of this information for, you
5 know, review or technical support purposes.
6 BY MS. CAMACHO:
7 Q. And how many months do you keep that
8 information for? For this review?
9 MR. BILANKO: I'll object -- I'll object to the
10 extent it's outside the scope of his designated
11 testimony.
12 David, if you know how to answer that.
13 THE WITNESS: I don't know for sure. I believe it
14 is six months, but I don't know for sure.
15 BY MS. CAMACHO:
16 Q. And please excuse my ignorance about
17 technology. But when you say at a very high level what
18 do you mean?
19 A. Well, what I mean is some of the question is a
20 little vague as to what's stored, what's not stored. So
21 like the information that you see here this applicant
22 information, in those scenarios, we would maintain, but
23 again, we would not maintain anything that comes through
24 a software provider, a property management software
25 provider, nor would we maintain records beyond, I

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1 believe, six months.
2 BY MS. CAMACHO:
3 Q. Okay. And can you tell me what On-Site
4 employee or staff or renter relation specialist or
5 whatever you call them enter social security numbers
6 into that tool?
7 A. That would be -- in the tool? That would be
8 handled by the renter relations team only.
9 Q. And would that information be noted in your
10 salesforce.com records?
11 MR. SALTZ: Only Salesforce?
12 THE WITNESS: It -- it would, given the extent of
13 how far back we maintain those records.
14 BY MS. CAMACHO:
15 Q. And if you enter a social security number into
16 this tool to associate a landlord/tenant court record
17 with a specific person, what record is created that's
18 been done?
19 A. Can you restate that, please.
20 Q. Right. If you're using this -- this tool where
21 you're relying on this social security number and you're
22 doing this because you're aware that a particular
23 landlord/tenant court record doesn't match that
24 particular -- that particular person and so you're
25 trying to note that and -- what record is created of

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1 that being done?
2 A. When the tool is used, there is an absolute
3 record created on a server, again, to maintain that
4 social security number along with the specific details
5 of the landlord/tenant case, namely: The case number
6 and the location. That is a definite record. Once you
7 use that tool, it creates that entry. It does not
8 create an entry in the Salesforce. That would need to
9 be, essentially, double-keyed, if you will, or record of
10 that would have to be doubled-keyed into salesforce by
11 the renter relations team.
12 Q. Just give me one second. I need to find the
13 right page.
14 Looking at -- looking at page 58.
15 A. Okay.
16 Q. Is this what On-Site charged Club Palisades for
17 the renter reports for Mr. Thompson Jr. and Senior?
18 A. It is.
19 Q. And is this reporting, to an exhaustive report,
20 a list of what On-Site was required to, based on those
21 records?
22 A. Hmm?
23 MR. SALTZ: I'm sorry. I didn't understand the
24 question. Can you re --
25 THE WITNESS: Can you rephrase that?

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1 BY MS. CAMACHO:
2 Q. Yeah. Is this -- you know, there's a -- this
3 -- on the description, there's a list of credit check,
4 E-signatures, and so on.
5 Does that description include everything that
6 On-Site was required to do, based on this -- on those
7 charges?
8 MR. SALTZ: Objection as far as the term
9 "everything."
10 THE WITNESS: This is what the client has
11 contracted us to do; and, therefore, this would reflect
12 that.
13 BY MS. CAMACHO:
14 Q. And then please take a look at pages 59 and 60.
15 A. Okay.
16 Q. Are these -- we're looking at 59. Is this a
17 receipt that was given to Mr. Thompson Jr., for the
18 rental report or the application fee?
19 A. I don't know if it was given to Mr. Thompson
20 Jr. I have no way to know that.
21 Q. Okay.
22 A. It was generated.
23 Q. On the bottom, there's a list of itemized
24 property expenses. Do you see the second to last line
25 where it says verification for Glenn Thompson Jr. and

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1 it's \$2.10.
2 Do you see that?
3 A. No. I do see where it says \$10.
4 Q. Oh, excuse me. I'm looking -- yes. Thank you
5 for correcting me.
6 So what was On-Site.com required to do to verify
7 -- to do this verification?
8 A. The verification is an applicant's prior
9 leasing history. And when I mean that -- and when I say
10 that, I mean, an applicant may put down, I used to live
11 at X-property. So we will do our best to contact that
12 property and determine whether the applicant moved out
13 on good terms, left owing money -- On-Site would.
14 Q. Just give me one moment. I need to find the
15 right page.
16 Now, looking at the rental report that's for
17 Mr. Thompson Jr., that starts on pages 45 to 46.
18 A. Okay.
19 Q. And then there's a report for Mr. Thompson Sr.,
20 and that's pages 47 through 49.
21 A. Okay.
22 Q. Have you had a chance to look at it -- at the
23 reports?
24 A. Yes.
25 Q. Is this the format -- does On-Site use the same

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1 format for all rental reports that go out to prospective
2 tenants requesting a free copy?
3 A. Yes.
4 Q. And is this the -- that format? Pages 45 to 46
5 for Junior and 47 through 49 -- is this what a
6 prospective -- the form of a prospective tenant normally
7 would get?
8 A. Yes.
9 Q. Now, looking at -- just give me one second.
10 Looking at that report that starts on pages 24 to 28 for
11 Thompson Sr.
12 MR. BILANKO: 24?
13 THE WITNESS: 24. Okay.
14 MS. CAMACHO: 24 to 28.
15 (Off-the-record discussion.)
16 THE WITNESS: Okay.
17 BY MS. CAMACHO:
18 Q. Does On-Site ever send -- looking at page 24, a
19 rental report that has that information that's listed on
20 page 24?
21 MR. BILANKO: Object to the form.
22 MR. SALTZ: There's a lot of information. What
23 specific information are you looking at? Because if
24 not, you're calling for a narrative.
25 BY MS. CAMACHO:

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1 Q. Well, my question, Mr. Davidson, is whether
2 this particular page -- or -- actually, let me rephrase
3 that:
4 This report has -- that first page, it has the
5 overall recommendation and a score. And then the next
6 page has that credit quick summary.
7 Does On-Site ever send a rental report that
8 contains this format as it looks like on pages 24 and 25
9 with overall recommendation, the score, the warnings,
10 and then the credit quick summary?
11 MR. SALTZ: Send to whom?
12 BY MS. CAMACHO:
13 Q. To the -- to a prospective tenant who calls and
14 asks for the free reports?
15 A. No. It is not our policy to do so.
16 BY MS. CAMACHO:
17 Q. Now, let me ask you about something else. When
18 you have -- when you get a dispute from a prospective
19 tenant or what you consider a dispute, what is your
20 policy in terms of recording communications regarding
21 those disputes?
22 A. We record all communication.
23 Q. And in what format do you record that
24 communication?
25 A. MP3.

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1 Q. Is it s computer recording? I mean, is it a --
2 a computer program?
3 A. Yes.
4 Q. Okay. And what are your policies for
5 reinvestigating disputes?
6 MR. BILANKO: Object to the form of the question.
7 Was the question, what are -- what are the
8 policies for reinvestigation --
9 MS. CAMACHO: Right.
10 MR. BILANKO: -- dispute -- for reinvestigation
11 disputes?
12 BY MS. CAMACHO:
13 Q. Right. Do you have any procedures for
14 reinvestigating disputes when you have a prospective
15 tenant who calls and has what you identify as a dispute?
16 A. We do.
17 Q. And what are those policies?
18 MR. SALTZ: Asked and answered, isn't it? I think
19 it -- that was one of the first questions asked.
20 THE WITNESS: Well, of course, again, the response
21 is going to be highly variable based on the nature of
22 the dispute or the type of information.
23 But, again, just at a very high level, we will do
24 our best to address the dispute. Again, if it's about
25 landlord/tenant, we will work with our data provider, in

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1 this case LexisNexix, to determine the results. We will
2 work with the applicant. We will push copies of the
3 report. We will tell them what's been changed, what
4 hasn't been charged. I -- I guess I'm having trouble
5 with the vague nature of the question.
6 BY MS. CAMACHO:
7 Q. Well, let me ask you this: Do you have any
8 procedures about what notices you will send out after
9 you have completed a -- a reinvestigation of a dispute?
10 MR. BILANKO: Object to the form.
11 THE WITNESS: In -- in -- in what scenario?
12 BY MS. CAMACHO:
13 Q. If you have a prospective tenant that calls you
14 and you identify that that tenant has a dispute, and you
15 then investigate it and respond to that dispute, do
16 you -- once you have considered -- once you
17 reinvestigate it, do you send any notices about the --
18 the results of that investigation?
19 A. We would certainly offer to send notice of the
20 results of the reinvestigation. If the applicant
21 requests it, we will offer it on the telephone. Again,
22 you said this is triggered by a telephone call.
23 So we will verify that they are okay with
24 receiving the results of their investigation orally.
25 Assuming if they're interested in moving forward with

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1 that, and virtually all of them are, because time is
2 important, we will discuss the report; discuss the
3 nature of the report; discuss any items which they may
4 want to dispute.
5 We will describe the changes to them. Again, a
6 lot of the times, this is done right with them on the
7 phone, and that is going to be variable on -- on the
8 nature of the issue, of course. If they request, we
9 will tell them how we made our determination. And we
10 will then finally end up with telling them that they
11 have a right to receive a copy of those results. And if
12 they would like to do so. We could ask them if they
13 would like it via e-mail. If they will provide us an
14 e-mail address, we will do that by e-mail. Otherwise,
15 we are open to doing it snail-mail. US Postal mail.
16 I'm sorry.
17 Q. I understand. Let me point you to another
18 document, another page. This one is page 56.
19 A. Okay.
20 Q. And it's -- it's a one-page entitled
21 "importance of accurate data entry."
22 Do you see that?
23 A. I do.
24 Q. And it says a reminder for leasing staff.
25 Do you see that?

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1 A. I do.
2 Q. Who -- who gets this document?
3 A. This is provided to our clients.
4 Q. And does On-Site have documents like this, or a
5 menu that it distributes to its staff about what to do
6 in the event of a dispute, regardless of whatever form,
7 whether it comes by telephone or in writing?
8 A. It does.
9 Q. And does that menu include a list of procedures
10 for correcting information on rental reports?
11 A. Correcting information on the report? Yes.
12 Q. Okay. So what are those procedures for
13 correcting information on the report?
14 A. Well, again, we are a reseller, and we don't
15 maintain any of our own files. So we will work with the
16 vendors who provide information, but we will also work
17 to assist the applicant if it is something that we can
18 make a determination on relatively easily. At which
19 point, we are able to, for lack of a better term,
20 suppress information from the report; kind of an
21 electronic liquid paper, if you will, to assist that
22 applicant in getting in.
23 Q. So in -- in this case, Mr. Davidson, in
24 June 2015, when On-Site learned that Mr. Thompson Sr.,
25 was disputing their -- Patricia Thompson's admission

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1 records that were reported to the Lodge, what did
2 On-Site do with that information?
3 A. On-Site compared the name on the report;
4 compared the name on the application or, rather, what
5 was sent to us by the client, the electronic version of
6 the application, if you will; determined that it was not
7 the same consumer suppressed that information by
8 utilizing the social security number tool, if you will,
9 and reissued the report; notified the applicant of the
10 correction; notified the property of the correction.
11 Q. I'm sorry. You said you notified the property
12 and who else?
13 A. And the applicant.
14 Q. And did you do this for both Mr. Thompson Sr.,
15 and Junior, or only for one of them?
16 A. According to my notes, Mr. Thompson Jr., never
17 called in to initiate a dispute, so we did not
18 communicate with Mr. Thompson Jr.
19 Q. And -- and so those were the only two groups
20 that you reported this information to: Property manager
21 and Mr. Thompson, Sr?
22 A. Correct.
23 Q. And how did you communicate that information to
24 Mr. Thompson, Sr?
25 A. I don't have that note in front of me. To my

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1 recollection, it was verbally, but we also pushed the
2 report to his e-mail address.
3 Q. And did On-Site use that Social Security tool
4 that you were describing earlier to ensure that that
5 information would not appear again if Mr. Thompson Sr.,
6 applied to another property, and his report was
7 generated again?
8 A. We did.
9 Q. And did you tell Mr. Thompson Sr., that
10 Mr. Thompson Jr.'s report would not be corrected?
11 A. We are not authorized to talk about any other
12 adult's application or report without authorization. So
13 we wouldn't have discussed Glenn Thompson Jr.'s, report
14 with Glenn Thompson Sr., at all.
15 MS. CAMACHO: Okay. Give me a couple of -- just a
16 second, please, to look at my notes here.
17 I'm going to counsel with my colleagues for a
18 moment. Let me put you on mute.
19 I'll go off the record for a moment.
20 (Off-the-record discussion.)
21 BY MS. CAMACHO:
22 Q. Mr. Davidson, are you ready?
23 A. Yes.
24 Q. So let's take a look at page 46.
25 A. 46. Okay.

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1 Q. Now, 46 is the second page of the rental report
2 that was created on July 28th for Mr. Thompson Jr. and
3 in response to him applying at Club Palisades. And if
4 you look at page 46, there is -- under landlord/tenant
5 court records, you see a record for Patricia Thompson.
6 Do you see that?
7 A. I do.
8 Q. And now, let me find the page. Now, take a
9 look at -- at this report that starts on page 17 -- 17
10 through 19. And that's a report that was created for
11 Mr. Thompson Jr.
12 Do you see that?
13 A. I'm getting there.
14 I do.
15 Q. And if you look at -- if you look at page 19,
16 the last page on the -- on the record.
17 When you look at landlord/tenant court records, it
18 looks like, at some point, On-Site took out the
19 landlord/tenant -- Patricia Thompson's eviction action
20 from Mr. Thompson Jr.'s record.
21 Do you see that?
22 A. I do.
23 Q. So when was this done?
24 A. Looking at these pages? I don't know.
25 Q. Okay. Well, let's look at the report --

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1 another report that was created by On-Site for
2 Mr. Thompson Jr., and that report starts on page 31 and
3 pages 31 through 34.
4 A. Okay.
5 Q. And if you look at page -- let me see. Page
6 33.
7 A. Yup.
8 Q. At the bottom, under landlord/tenant court
9 records, the Patricia Thompson eviction record has been
10 removed from Mr. Thompson Jr.'s rental report after she
11 applied at Club Palisades.
12 Do you see that?
13 A. I see that there is no landlord/tenant court
14 record reported, yes.
15 Q. So what prompted you to make that change?
16 (Reporter interruption.)
17 BY MS. CAMACHO:
18 Q. What prompted On-Site to make that change?
19 A. I would speculate that when someone looked at
20 the case and saw the name difference -- well, wait a
21 minute.
22 THE WITNESS: Is this the one where --
23 MR. BILANKO: What's the date?
24 THE WITNESS: 7-28, right? This is 7-28.
25 MR. BILANKO: This is the one.

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1 THE WITNESS: And this is the one where there was
2 -- okay. Perfect.
3 So, again, this is speculation based on some of
4 the other evidence in the documentation. I would
5 suspect that Robert Robinson or someone from Club
6 Palisades may have called tech support and said
7 something to the effect that: "Hey, can you take a look
8 at this?" At which point, tech support would have
9 looked and seen a clear difference and would have
10 removed it.
11 BY MS. CAMACHO:
12 Q. And did On-Site notify Mr. Thompson Jr., of
13 that? Of the change?
14 A. When a change is made, assuming we have an
15 e-mail address, which I believe we did for this
16 applicant, it would have been automatically pushed.
17 Q. Did On-Site make any record of -- of that
18 correction?
19 A. Any record of the correction? Yes. The report
20 is clearly not reflecting the landlord/tenant record.
21 Q. It's separate -- separate from that report, do
22 you have any -- any comments or notes in salesforce.com
23 showing this -- that correction was made?
24 A. No. Since this was not a dispute initiated by
25 an applicant, our policy is -- it's not part of our

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1 policy to enter notes in Salesforce.
2 MR. CAMACHO: Mr. Davidson, I do not have any
3 other questions for you.
4 THE WITNESS: Okay.
5 MS. CAMACHO: Mr. Bilanko?
6 MR. BILANKO: Yes.
7 MS. CAMACHO: Do you have any questions? Are you
8 asking any questions?
9 MR. BILANKO: I am not going to ask any questions,
10 but we are -- we are --
11 MS. CAMACHO: I'm sorry. I didn't hear that.
12 MR. BILANKO: I'm not going to ask any questions,
13 so we can conclude the deposition.
14 MS. CAMACHO: Okay. Thank you very much,
15 Mr. Davidson, for your time.
16 Thank you, Counsel, for your time.
17 Thank you, Court reporter.
18 Court reporter, we will be in touch.
19 (WHEREUPON, the deposition was
20 adjourned at 1:44 p.m.)
21 I certify under penalty of perjury under the laws of the
22 State of California, that the foregoing is true and
23 correct.
24
25 Date: _____, 2016 _____

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1 STATE OF CALIFORNIA)
2 COUNTY OF SANTA CLARA)
3
4 I, SARAH K. MAKSIM, Certified Shorthand Reporter
5 in and for the State of California, do hereby certify
6 that the witness in the foregoing deposition was by me
7 duly sworn to testify to the truth, the whole truth, and
8 nothing but the truth in the within-entitled cause, that
9 the foregoing is a full, complete and true record of
10 said testimony, and that the witness was given an
11 opportunity to read and correct said deposition and to
12 subscribe to the same.
13 I further certify that I am not interested in the
14 outcome of this action, nor connected with, nor related
15 to any of the parties in said action, nor to their
16 respective counsel.
17 Date: October 13, 2016.
18
19
20
21
22
23
24
25

Sarah K. Maksim
Certified Shorthand Reporter
License No. 14053

401 Second Ave S, Suite 407
 Seattle, WA 98104
 Tel. (206) 464-1519
 Fax (206) 624-7501



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César E. Torres
 Executive Director

October 17, 2016

VIA ELECTRONIC MAIL AND LEGAL MESSENGER

Nicholas L. Jenkins
 Floyd, Pluegger & Ringer, P.S.
 200 W. Thomas Street, Suite 500
 Seattle, WA 98104

Re: Thompson, Jr. and Thompson, Sr. v. On-Site Manager, Inc.,
2:15-cv-01596-TSXZ

Dear Mr. Jenkins:

I write in response to your letter, dated October 14, 2016, received by my office on late Friday afternoon. First, I understand that you have no objections to Document Request No. 1 and 2 but that you object to Document No. 3 based on Subpoena Duces Tecum properly served to Greystar Management on October 6, 2016.

It is my understanding that you have already identified and are willing to produce all the documents identified in the second to last paragraph on page 2 of your letter which includes:

- Thompsons' rental applications and associated handwritten notes
- Notice of denial and associated paperwork, including FCRA disclosures and related Washington State addenda
- The Thompsons' Residential Ledger showing return of their security deposit and redecorating fees
- Screening reports received by Greystar from On-site in connection with Plaintiffs applications

If you provide the documents described in this letter—pursuant to Documents Request No. 1 and No. 2—by the end of business day today, consistent with the Subpoena Duces Tecum, I will agree to waive Greystar's obligation to comply with Document No. 3.

Second, with regard to your objections to the Greystar's Deposition scheduled for this Friday, October 21, 2016, Greystar was properly served—on August 16, 2016—with a Subpoena to Testify at a Deposition on August 24, 2016. The deposition was delayed at your personal request when you informed my former colleague—Eric Dunn—that you would produce documents related to the Thompsons' application at The Lodge instead for him to review and determine whether a deposition was necessary. However, as of this date, you

Nicholas L. Jenkins

October 17, 2016

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have failed to produce a single document despite repeated requests. Please be advised that compliance with the Subpoena Duces Tecum will not waive Greystar's requirement to appear at the Deposition on October 21, 2016.

In your letter, for the first time since August 16, 2016, you make the allegation that the Greystar employee who handled plaintiffs' applications no longer works for Greystar. However, neither the Subpoena served on August 16, 2016, nor the Amended Notice of Greystar Deposition calls for Greystar to produce a specific individual. Rather, the Subpoena and Amended Notice call for Greystar to determine who to designate to provide testimony on the matters for which Greystar has had notice since August 16, 2016. I expect Greystar to comply and to appear at the deposition on Friday, October 21, 2016, beginning at 9:30 a.m.

Thank you for your attention to this letter. I can be reached at (206) 464-1519, or at leticiac@nwjustice.org.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Leti', followed by a long horizontal flourish.

Leticia Camacho
Staff Attorney

C: Glen Thompson, Jr. and Glenn Thompson Sr.